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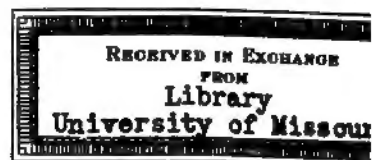
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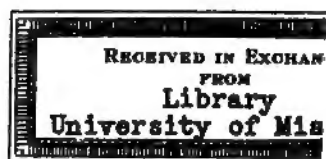
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ANNUAL RE

OF THE

Superintendent of Public

FOR THE

STATE OF MINN

FOR THE

YEAR ENDING SEPT. 3

TRANSMITTED TO THE LEGISLATURE OF THE
SESSION, 1875.

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STATE OF MINNESOTA
DEPARTMENT OF PUBLIC INSTRUCTION
SAINT PAUL, DAKOTA

His Excellency Cushman K. Davis,

SIR: I have the honor to submit to the
Legislature of Minnesota, the Fifteenth
Annual Report of the Superintendent of Public Instruction,
the Superintendent of Public Instruction,
ments accompanying the same.

I am, very respectfully,

Your obedient servant

H. H. H.

Superintendent of Public Instruction

REPORT OF THE SUPERIN

In presenting this report of the condition of the public schools of Minnesota, for the first time, an attempt will be made to magnify results. The facts does not require it; honesty and candor. The evidences of unabated interest manifested by the schools, and of their substantial improvement from year to year, give just cause for encouragement. I am called to the following general summary of the condition of the schools.

Whole number of organized counties in the State in 1878.
Whole number of organized counties in the State in 1874.
Increase for the year.....

Whole number of counties making school reports in 1878.
Whole number of counties making school reports in 1874.
Increase for the year.....

Whole number of school districts in the State in 1878.
Whole number of school districts in the State in 1874.
Increase for the year.....

Whole number of districts reporting in 1878.....
Whole number of districts reporting in 1874.....
Increase for the year.....

Whole number of districts not reporting in 1878.
Whole number of districts not reporting in 1874.
Decrease for the year

Whole number of persons in the State between 5 and 10 years of age in 1878.....
Whole number of persons in the State between 5 and 10 years of age in 1874.....
Increase for the year.....

Whole number of persons in the State between 15
years of age in 1878.....

Whole number of persons in the State between 15
years of age in 1874.....

Increase for the year.....

Whole number of different persons attending the
schools in 1878.....

Whole number of different persons attending the
schools in 1874.....

Increase for the year.....

Whole number of persons between 5 and 21 years
the State not attending the public schools in

Whole number of persons between 5 and 21 years
the State not attending the public schools

Increase for the year.... ..

Per cent. of non-attendance in 1878.....

Per cent. of non-attendance in 1874.....

Increase for the year.....

Whole number attending winter schools in 1878.....

Whole number attending winter schools in 1874.....

Increase for the year.....

Average number attending winter schools in 1878.....

Average number attending winter schools in 1874.....

Increase for the year.....

Whole number attending summer schools in 1878.....

Whole number attending summer schools in 1874.....

Increase for the year.....

Average number attending summer schools in 1878.....

Average number attending summer schools in 1874.....

Increase for the year.....

Whole number of winter schools in 1878.....

Whole number of winter schools in 1874.....

Increase for the year.....

Aggregate length of winter schools in 1878.....

Aggregate length of winter schools in 1874.....

Increase for the year.....

FION.

between 15 and 21

between 15 and 21

attending the public

attending the public

and 21 years of age in
lic schools in 1873....

and 21 years of age in
lic schools in 1874....

ols in 1873.....

ols in 1874.....

ools in 1873.....

ools in 1874.....

ools in 1873.....

ools in 1874.....

chools in 1873....

chools in 1874....

1873.....

1874.....

n months in

n months in

1873.....

1874.....

Value of the school houses and lots in the
 Value of the school houses and lots in the
 Increase for the year.....

Whole number of school houses built in 18
 Whole number of school houses built in 18
 Increase for the year.....

Whole amount received from school fund in
 Whole amount received from school fund in
 Increase for the year.....

Amount apportioned from current school fund
 Amount apportioned from current school fund
 Increase for the year.....

Whole amount received from taxes voted by
 Whole amount received from taxes voted by
 Increase for the year.....

Whole amount expended for school purposes
 Whole amount expended for school purposes
 Increase for the year.....

Whole amount in school district treasuries, Sept.

Orders and bonds unpaid at the close of the
 Sept. 30, 1874.....

SCHOOL DISTRICTS AND POPULATION

The reported number of districts in
 the independent districts and the spec
 was :

In 1873, - -
 In 1874, - -

Increase, - -

This increase is chiefly owing to the
 counties in the sparsely settled sections o
 quired by the increasing population.

SUPERINTENDENT'S REPORT.

9

The number of school houses, and their classification according to the material of which they are constructed, are as follows :

	Log.	Frame.	Brick.	Stone.	Total.
In 1873, -	744	1,679	85	63	2,571
In 1874, -	751	1,846	105	56	2,758
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Increase, -	7	167	20	Dec. 7	Inc. 187

Their number and classification, as reported for the years 1864 and 1874, are as follows :

Years.	Log.	Frame.	Brick.	Stone.	Total.
1864, -	518	454	6	16	994
1874, -	751	1,846	105	56	2,758
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Increase,	233	1,392	99	40	1,764

The increase in the number of brick and frame school houses, does not represent the full number of new buildings that have been erected within the period named, for many have been constructed in place of old ones of similar materials. The improvements, which have been made in providing suitable houses and sites, are better indicated by their reported value, as compared with preceding years, and the sums expended each year for these kindred purposes, as stated in the table which follows.

The value of all school houses and sites in 1864, when it was first reported, and in each of the succeeding years, was as follows :

Years.						
1864, -	-	-	-	-	-	\$224,560 25
1865, -	-	-	-	-	-	280,329 51
1866, -	-	-	-	-	-	472,503 17
1867, -	-	-	-	-	-	746,291 00
1868, -	-	-	-	-	-	1,091,559 42
1869, -	-	-	-	-	-	1,339,690 88

PUBLIC INSTRUCTION.

1870,	-	-	-	-	-	-	1,582,507 8
1871,	-	-	-	-	-	-	1,764,338 0
1872,	-	-	-	-	-	-	1,783,326 4
1873,	-	-	-	-	-	-	2,089,201 6
1874,	-	-	-	-	-	-	2,238,700 1

The average value of school-houses and sites, including those in the cities, is \$811 71.

SCHOLARS AND ATTENDANCE.

The whole number of persons between the ages of 5 and 21 years, as reported, was as follows :

In 1864,	-	-	-	-	-	-	74,96
In 1865,	-	-	-	-	-	-	87,24
In 1866,	-	-	-	-	-	-	102,11
In 1867,	-	-	-	-	-	-	114,61
In 1868,	-	-	-	-	-	-	129,10
In 1869,	-	-	-	-	-	-	143,41
In 1870,	-	-	-	-	-	-	155,76
In 1871,	-	-	-	-	-	-	168,74
In 1872,	-	-	-	-	-	-	180,27
In 1873,	-	-	-	-	-	-	196,06
In 1874,	-	-	-	-	-	-	210,19

The number who attended the public free schools some portion of the school year, was 128,902.

The whole number in attendance in each of the last ten years was as follows :

Years.							
1864,	-	-	-	-	-	-	44,78
1865,	-	-	-	-	-	-	50,50
1866,	-	-	-	-	-	-	52,71
1867,	-	-	-	-	-	-	65,80
1868,	-	-	-	-	-	-	81,61
1869,	-	-	-	-	-	-	99,11

SUPERINTENDENT'S REPORT.

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1870,	-	-	-	-	-	-	110,590
1871,	-	-	-	-	-	-	113,983
1872,	-	-	-	-	-	-	120,352
1873,	-	-	-	-	-	-	124,583
1874,	-	-	-	-	-	-	128,902

The largely increased attendance of pupils upon the public schools which has hitherto marked the years following each other, has been substantially maintained during the last year.

The number of pupils instructed in the several common schools, normal schools, academies, colleges, private and parochial schools, during the year, was as follows :

In the common schools,	-	-	-	128,902
In the normal schools,	-	-	-	871
In the academies,	-	-	-	487
In the colleges,	-	-	-	582
In the private schools,	-	-	-	2,980
Total,	-	-	-	133,822

Table XV. shows the teachers examined and licensed :

	1st Grade.	2d Grade.	3d Grade.	Males.	Females.	Total.	Re-jected
Years 1873.....	188	1,471	1,788	1,089	2,342	3,381	369
" 1874.....	236	1,566	1,902	1,178	2,525	3,703	572
Increase ...	58	94	164	189	183	322	203

LENGTH OF SCHOOLS.

The number of school terms for the last school year is shown in Table III. It will be seen that there were 2,769 winter schools, or an increase of 131 over those of 1873; that the aggregate number of months taught was 9,830, or an increase of 650 months over the aggregate of 1873; and that their average length in months was 3.55. In 1873 it was 3.48. In 1872 it was 3.50. In 1871 it was 3.45. Winter schools were taught in all the counties making returns, except in Grant, Lincoln and Wilkin.

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will show that there were in 1874, 2,713 summer schools, an increase of 145 over those of 1873. The average length of these summer schools in months for the year was 3.11. In 1873 it was 3.10. In 1872 it was 3.06. In 1873 it was 6.58. In 1872 it was 6.51. In 1869 it was 6.57. In 1868 it was 6.61.

Schools were taught in all the counties making a total of 18,268, a gain of 1,127 months over the last school year.

There were taught during the last school year 3,114 districts reporting; leaving 1,114 districts without a winter school. There have been 2,713 summer schools. If this number is added to the 3,114, the number of districts making reports, 5,827 districts which had no summer schools the

NUMBER OF TEACHERS AND THEIR WAGES.

Number of teachers in the winter schools for the year 1874, 2,769; males, 1,463; total, 2,769. The whole number of teachers employed during the year in the winter schools was 1,834, an increase of 195 over the number in 1873. The aggregate number of female teachers in the winter schools during the year was 3,648, an increase of 195 over the same class in 1873.

The average wages of teachers the last school year, has been as follows: In the winter schools, males, \$41.36; females, \$41.57; total, \$41.46, an increase of \$3.62 per month over 1873. The average wages of female teachers for the year has been \$41.46, an increase of \$2.07 per month over that of 1873. It will also be borne in mind that in esti-

imating the monthly compensation of teachers, that the wages of all those employed in the village and city graded schools, including principals and superintendents, have been included.

It is to be sincerely regretted that so many of the oldest and most experienced female teachers annually leave the business, thus begetting the necessity of supplying their places with beginners. It is perhaps true that fully one-third of our summer schools throughout the rural districts are annually taught by girls who have had no previous practice in teaching and managing schools. This is an evil incident to our American customs, and is one which is very difficult, if not impossible to remedy.

COST OF MAINTAINING PUBLIC SCHOOLS.

Table VI. will show the amount expended within the year for the support of our public schools. The amount paid for teachers' salaries has been \$678,606.06. For building, purchasing, hiring, repairing and furnishing school houses and buying sites, there has been expended the sum of \$323,601.55. The amount paid for fuel and other current school expenses has been \$153,334.54.

STATE TEACHERS' INSTITUTES AND TRAINING SCHOOLS.

Section eighty-one of the law providing for Teachers' Institutes, reads as follows: "The Superintendent of Public Instruction shall annually hold in the sparsely settled counties, as many State Teachers' Institutes as he shall find practicable, each to continue in session one week at least. He shall give due notice thereof to all teachers and persons proposing to become such, and invite their attendance. He shall attend and have charge of each institute; invite the aid and co-operation of the superintendent of schools for the county; employ suitable instructors and lecturers to give instruction and addresses, to aid the teachers in qualifying themselves for a more successful discharge of their duties;

Table IV. will show that there were in 1874, 2,713 summer schools, or an increase of 145 over those of 1873. The average length of these summer schools in months for the whole State was 3.11. In 1873 it was 3.10. In 1872 it was 3.19. The average length of the schools in months in 1874 was 6.66. In 1873 it was 6.58. In 1872 it was 6.69. In 1871 it was 6.61. In 1869 it was 6.57. In 1870 it was 6.88.

Summer schools were taught in all the counties making returns, except in Lake and Wadena.

The aggregate number of months taught in both winter and summer schools was 18,268, a gain of 1,127 months over 1873. There were taught during the last school year 2,769 winter schools, in the 3,114 districts reporting; leaving but 345 districts without a winter school. There have been within the year 2,713 summer schools. If this number be taken from 3,114, the number of districts making reports, there are 407 districts which had no summer schools the past year.

THE NUMBER OF TEACHERS AND THEIR WAGES.

The number of teachers in the winter schools for the year was, males, 1,306; females, 1,463; total, 2,769. The whole number of male teachers employed during the year in the public schools was 1,834, an increase of 195 over the number employed in 1873. The aggregate number of female teachers in the schools during the year was 3,648, an increase of 81 over the same class in 1873.

The average wages of teachers the last school year, has been as follows: In the winter schools, males, \$41.36; females, \$30.52. In the summer schools, males, \$41.57; females, \$27.30. The average wages for the year has been for males, \$41.46, an increase of \$3.62 per month over 1873. The average wages of female teachers for the year has been \$28.91, an increase of \$2.07 per month over that of 1873.

I have attempted to give these averages including the teachers' board. It will also be borne in mind that in esti-

mating the monthly compensation of teachers, that the wages of all those employed in the village and city graded schools, including principals and superintendents, have been included.

It is to be sincerely regretted that so many of the oldest and most experienced female teachers annually leave the business, thus begetting the necessity of supplying their places with beginners. It is perhaps true that fully one-third of our summer schools throughout the rural districts are annually taught by girls who have had no previous practice in teaching and managing schools. This is an evil incident to our American customs, and is one which is very difficult, if not impossible to remedy.

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Provided, That the average expense of such institutes shall not exceed one hundred dollars. He shall annually, in so many and such thickly settled localities as he may deem advisable, organize, and, with the aid of others selected by himself conduct normal training schools for the benefit of teachers who desire such training, but are unable to attend a full course at the State Normal Schools. Such schools shall be without charge for attendance, and entirely practical; their object being to teach normal methods of teaching and conducting schools, particularly common schools. They shall continue at least four and not more than six weeks at each place, and the average cost of them shall not exceed one hundred dollars for each week of the session; Provided, That during the time of holding a Teachers' Institute in any county of this State, it is hereby made the duty of all teachers and persons desiring a teacher's certificate to attend such institute, or present to the County Superintendent satisfactory reasons for not so attending before receiving such certificate, and any school that may be in session in such county shall be closed, if the teachers shall request it, for the purpose of attending such institute, but the district shall not be liable for the wages of such teacher while such schools are closed."

In the appointment of Institutes during the past year, the above law has been strictly complied with. Four Training Schools were held last spring, during the months of March and April, as follows: at Spring Valley, Fillmore County; at Wells, Faribault County; at Rochester, Olmsted County; and at Monticello, Wright County. The sessions of each of these schools continued four weeks. They were attended not only by teachers of the counties where they were held but by many residing in adjoining counties. Two Training Schools, each of four weeks in length, were held during the past autumn; at Cannon Falls, Goodhue County, and at Waseca, Waseca County. Five Teachers' Institutes were also held, during September and October, as follows: at Jordon, Scott County; Sauk Centre, Stearns County; Carver, Carver County; Henderson, Sibley County; and at

Le Sueur, Le Sueur County. Each Institute began on Monday and continued in session five days. The entire enrollment at the Institutes and Training Schools was 1,024. Of this number 729 attended the Training Schools, and 295 the Institutes. Nearly all this number of teachers were entitled to and received certificates of membership, for prompt and regular attendance during the sessions. This enrollment was made up exclusively of those engaged in the work of teaching in our public schools and those intending soon to enter upon the work. Not only the attendance, but the interest manifested at all the sessions in the several localities, by the teachers and citizens, I have never seen surpassed. A generous welcome, and a heartfelt hospitality were every where extended. These expressions of interest and sympathy on the part of the several communities where these meetings were held, contributed very much to their success.

The testimony borne by State Superintendents and other prominent educators, to the uniformly good effects of these institutes in the past, is well nigh universal. They have become one of the most important auxiliaries to our public school system. No more powerful agency can be had to awaken an interest in the public mind, to assist in elevating the profession of the teacher and to increase the efficiency and worth of our schools.

The county should be the area from which the teachers are collected; and the meeting should always result in an increase of practical knowledge and of professional zeal and inquiry. This result is certainly most likely to be attained if the discussions are confined to the teacher's work and whatever pertains to school economy; and if exercise is allowed to keep company with instruction in the theory and practice of teaching.

It has been the desire and aim of the Superintendent of Public Instruction to make these Institutes eminently practical and useful.

The following table shows the place and time the several

Training Schools and Institutes, for the past school year were held, and the attendance at each :

TRAINING SCHOOLS OF FOUR WEEKS EACH.

Town Where Held.	County.	Began.		Closed.		Members	
						Males.	Females.
Spring Valley.....	Fillmore....	March	16	April	10	66	146
Wells.....	Faribault...	"	23	"	17	46	95
Monticello	Wright.....	"	23	"	17	17	63
Rochester.....	Olmsted....	"	23	"	17	42	149
Cannon Falls.....	Goodhue ...	Sept.	8	Oct.	2	16	40
Waseca	Waseca.....	"	8	"	2	10	89
						197	532

INSTITUTES OF ONE WEEK EACH.

Jordan.....	Scott.....	Sept.	14	Sept.	18	16	20
Sauk Centre.....	Stearns.....	"	21	"	25	24	52
Carver	Carver	"	28	Oct.	1	13	23
Henderson	Sibley	Oet.	5	"	9	20	27
LeSueur.....	LeSueur....	"	12	"	16	29	71
						102	193
Total.....	.....	.....	.....	.....	.....	299	725

It will be seen by the above table that there were twenty nine weeks of Institute work during the year, twenty weeks in Training Schools, and five weeks in Institutes. The aggregate attendance of teachers being 1,024. Of this number 729 attended the four weeks' sessions, and 295 attended during one week.

The aggregate expense of these twenty nine week training teachers for the public schools was \$2,710.73, leaving a balance of \$289.27 of the yearly appropriation unexpended.

None but the best teachers were employed in any of these schools. The following table gives the names of the principal instructors and lecturers :

SUPERINTENDENT'S REPORT.

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Where Held.	Names of Instructors.	Names of Assistant Evening Lecturers and Incidental Instructors.
Spring Valley.	Supt. D. L. Kiehle. Prof. Wm. F. Varney. Prof. Henry B. Buckham. Prof. Henry Barnard. Samuel Rutledge, Esq. James M. Lee, Esq.	Supt. D. L. Kiehle. Prof. Henry B. Buckham. Prof. Henry Barnard. Supt. E. F. Morgan. Supt. H. B. Wilson.
Wells.	Prof. John P. Bird. Prof. Henry B. Buckham. Samuel Rutledge, Esq. James M. Lee.	Supt. R. W. Richards. Supt. Henry Thurston. Prof. H. B. Buckham. Supt. H. B. Wilson.
Monticello.	Supt. L. M. Burrington. Prof. Ira Moore. Prof. C. A. Boston. Miss Martha McCumber. Miss Luella Rich. Miss Margaret Biggerstaff.	Supt. L. M. Burrington. Prof. Ira Moore. Prof. C. A. Boston. Supt. H. B. Wilson. Supt. J. F. Lewis.
Rochester.	Supt. Sanford Niles. Prof. Henry Barnard. Prof. M. G. Spring. G. W. Horton, Esq. Miss Martha Bear.	Supt. Sanford Niles. Prof. Henry Barnard. Supt. H. B. Wilson.
Cannon Falls.	Prof. Geo. M. Gage. Miss Julia M. Thomas. Lyman W. Denton, Esq. Albert Bertolet, Esq.	Prof. Geo. M. Gage. Miss J. M. Thomas. Supt. J. W. Hancock. Supt. H. B. Wilson.
Waseca.	Prof. John P. Bird. James H. Dunn, Esq. Supt. H. G. Mosher. Supt. Sanford Niles. Miss Libbie Reid.	Supt. Sanford Niles. Supt. H. G. Mosher. Supt. Geo. C. Tanner. Supt. H. B. Wilson.
Jordan.	Supt. Sanford Niles. Prof. C. A. Boston. Supt. P. O'Flynn.	Supt. Sanford Niles. Prof. C. A. Boston.
Sauk Centre.	Prof. Ira Moore. Prof. Fayette Cook. Supt. P. Edward Kaiser. Supt. H. B. Wilson.	Prof. Ira Moore. Supt. Smith Bloomfield. Prof. Fayette Cook. Supt. P. E. Kaiser. Supt. H. B. Wilson.

by the employment of two regular instructors in each case, who shall be responsible for the exercises of the entire session."

The Hon. Henry S. Randall, in the Wisconsin School Report, says :

"Our Normal Schools are but a drop in the bucket, graduating a handfull of teachers annually ; while probably five thousand new teachers enter the schools yearly. The only feasible plan I have seen for anything like a general fitting of these teachers for the business of instruction is by our institutes. They at least start on the right track, and in a uniform direction. Could the Normal Schools supply teachers enough for the institutes, and could the latter be extended through two months, one in each county, it would, in my opinion, be a better system of preparation than any State has yet had ; and it certainly would not necessarily be more expensive than the one we have at the present."

Hon. Thomas W. Harvey, in the School Report of Ohio for 1873, says :

"Most of the common schools in the rural districts are taught by those who engage in teaching as a temporary employment, not intending or desiring to make it their life-work. Generally speaking, they are young and inexperienced, and have received their scholastic training in the better class of country schools, in high schools, academies or seminaries ; or are under-graduates of colleges. They have been striving to acquire knowledge—to learn *what* to teach, not *how* to teach. As a class they are deficient in a knowledge of many things essential to success in school management, and are not acquainted with the best methods to be used in class instruction. Even should the State establish one or more normal schools, and the number of private institutions in which normal instruction is made a prominent feature be largely increased, nearly all of the professional training which nine-tenths of this class will receive for some years to come, must be provided for in county and district institutes.

"There is really no difference of opinion among the earnest friends of educational progress concerning the importance

of thoroughly organizing these invaluable agencies, and of defining and systematizing the work that can be safely attempted to be done in them. The suggestions made in former reports of this department that 'the organization and conduct of both county and district institutes should be entrusted to a board of institute managers, composed of men who have had long and successful experience as teachers and lecturers,' has been so favorably received, that it is repeated and recommended to the General Assembly as worthy of attention and consideration. The duties of this board, if it be created, should consist (1) in organizing and conducting normal institutes in each judicial district of the State which is composed of more than a single county; (2) in making the necessary arrangements for holding institutes in those counties in which they have not heretofore been held each year, on account of the difficulty of securing the services of competent instructors; (3) in arranging programmes of exercises for both classes of institutes, and in defining and classifying the kind and amount of instruction to be given in each; (4) in giving special instruction in district institutes to those who are to assist in conducting county institutes; (5) in lecturing on educational topics and conferring with boards of education, superintendents, school examiners, etc., when not otherwise engaged. It is the opinion of those best acquainted with the educational wants and needs of the State, that well-directed efforts made by this board will be followed by a marked improvement in the character and usefulness of our common schools. The expenditure necessary to sustain this board and to render its labors efficient, will not be great—scarcely a tenth part of the amount expended in New York or Pennsylvania to support a system of normal schools—but the results will be immediate, and every sub-district in the State will be benefited thereby."

The State Convention of county and city Superintendents of Minnesota, at their annual meeting in 1872, adopted the following resolutions:

"WHEREAS, The State normal schools are, and for a long time in future will be inadequate to furnish the teachers required in the rural districts; and whereas, there is felt a pressing need in every part of the State for better trained teachers; therefore,

Resolved, That we most earnestly recommend and request

our next Legislature to authorize the Superintendent of Public Instruction to divide the State into a convenient number of institute districts, and appoint for each district a competent instructor of methods, whose duty it shall be to hold in his district, each year, at points convenient of access, training schools for teachers of not less than four weeks' duration each, in each county, and to co-operate with and assist the county superintendents in his district, in holding such institutes; and that to provide for the payment of such instructors, they make such an appropriation as may be necessary."

A PLAN PROPOSED.

1. That the State Superintendent of Public Instruction be authorized and empowered to divide the State into three Institute Districts, corresponding to the three Congressional Districts, each county of which, when a sufficient number of teachers, or those proposing to become such, can be found, shall hold an institute of not less than one, nor more than four weeks.

2. The State Superintendent shall visit each of those institute districts during the session of Institutes, inspect their workings, and advise with the county superintendents as to the best plans for rendering them most efficient.

3. The State Superintendent shall appoint an institute director, who may be a county superintendent, in each institute district, who shall have power to convene the county superintendents of each district, who shall arrange a series of consecutive county institutes, and who shall determine their order, place, time and duration, and select conductors or instructors for the same, and make a report of the same to the State Superintendent.

4. That two or more counties of a district may hold a joint institute.

5. That no person shall act as instructor and receive compensation therefor who is not eminently qualified for such work, and that the salary of a conductor or instructor shall not exceed fifty dollars a week, expenses included.

6. That the State Superintendent shall make requisition

upon the principal of the Normal School in the district where such school is located, who shall furnish one instructor during the time of holding the institutes in such district, and the teacher so furnished shall receive no compensation for his services, but shall be paid his actual expenses.

7. That teachers holding third grade certificates, and absenting themselves from a county institute during any portions of its session, without rendering to the county Superintendent a satisfactory reason therefore, shall not be allowed to receive a certificate in the institute district for one year thereafter.

By this last requirement, a very large portion of the teachers in the State, if they wish to continue to teach, have the strongest inducement to attend and to strive to more thoroughly fit themselves for their work. The proposed plan will require but a small additional annual appropriation to successfully carry it out. By obtaining the services of a teacher from the Normal Schools the expense of one teacher, incurred under the present system, would be saved.

The present system is good enough, as far as it goes, but where the law requires the State Superintendent to make all the necessary arrangements for all the institute work in the State; to employ all instructors, and lecturers, provide places for holding them, secure janitors, disburse the funds, keep account of expenses incurred, and to attend to a hundred other details, only a limited number of institutes can be held in one year. Instead of twenty or thirty weeks of institute work annually, we ought to have sixty or seventy.

Other States, around us, are awake to the value and importance of these means of training teachers for their work. These itinerating schools will not conflict with or lessen the interest felt in our Normal Schools, nor in the remotest degree lessen their necessity. On the contrary, they will greatly increase the number in attendance, and the desire of teachers to take a thorough course of Normal instruction. Nor need we go out of our own State to obtain thoroughly qualified instructors for our institute work. We have many young men and women, graduates of our Normal

Schools who have had successful experience in our State institutes, and training schools, and are capable of doing first class work. In order that these institutes may accomplish the end intended by their organization, they must be conducted after some carefully prepared programme; the instructors must give thoroughly digested and closely connected instruction. It will not do to depend upon temporary teachers, selected from the class, but upon those who fully comprehend the work to be accomplished, and know how to do it. Almost every one has been disgusted to see the time of an institute frittered away by such disconnected, unprofitable exercises as the following: Miss A. gives an "object lesson" on a thimble, an apple, or a piece of crayon; Mr. B. gives his method of teaching fractions; Mr. C. gives a dissertation upon some disputed point, in reference to disposing of the infinitive mood—and so on through the time allotted for work. Such exercises are what Superintendent Abernethy terms "highfalutin." Nothing should be permitted to come into the exercises of an institute except good honest, square, profitable instruction.

In conclusion, I would respectfully but earnestly urge upon the Legislature to so modify our existing law providing for teachers' institutes, as to secure the reorganization of this work. While we should aim to secure the greatest good at the least expense, we cannot dispense with this means of improving the qualifications of our teachers, without bringing disgrace upon our State, injury to our schools, and a squandering of our public school fund.

THE COUNTY SUPERINTENDENCY.

During the last session of the legislature strenuous efforts were made by a portion of the members to abolish the office of county school superintendent. This fact, of itself, gives evidence that there exists among the people of the State a dissatisfaction in reference to the manner in which these officers have performed the duties of the office and a distrust in regard to the utility of the office or the wisdom of its

continuance. This results partially from two causes: 1. Those occupying the position, in some instances, owing to their lack of qualification and their general inefficiency, have been responsible for the want of confidence which has been manifested in the system. 2. In too many instances where fault has been found with the manner in which the county superintendents have discharged their duties, it is not difficult to discover that the county commissioners—the appointing power—have not exercised a sufficient amount of care in selecting faithful, competent and progressive men for these responsible positions. The same objections will hold good in reference to the selection and employment of teachers.

It is unfair as well as unwise and unjust to condemn any system on account of the mistakes made by those who administer the same. The fact cannot be disputed that in some cases men have been appointed to these positions who were totally incompetent and unfit to discharge the important duties intrusted to them. But where does the fault lie? We must insist that it does not exist in the law, for any office of trust might be abused in like manner. Who would think of favoring the abolition of the offices of Governor, or Secretary of State, or Judges of our courts, because bad or incompetent men are sometimes selected to fill them? We must insist, then, that the faults complained of are not inherent in the plan of the county superintendency for the purpose of common school supervision. The difficulty lies in some other direction. Those who are entrusted with the selection of persons to fill these important offices must be more careful how they fulfill the trust confided to them.

There are those to be found in every county in the State who would fill the office with credit to themselves and profit to the people if the proper care were exercised in their appointment.

There has been a great improvement in all departments of our public schools within the past decade; in the character of our school houses; in the qualifications of the mass of

our teachers ; in the methods of instruction and school management ; in the general desire of the people and school officers to secure the services of a better grade of teachers ; and in a general awakening of our people to the subject of the most advanced methods of education.

After giving the matter much careful thought, I do not think it is saying too much to declare that I attribute these results, principally, to the faithful efforts of the county and city superintendents. Many of these men have devoted their whole time and energies to the work of supervision ; to holding institutes, examining teachers, counseling with parents and school officers, providing teachers with situations, schools with teachers, and interesting themselves in all the educational affairs of the county. While this has been true, they have, as a general rule, been very meagerly compensated for their services. It is the universal testimony of those who have had the best opportunity of judging that there is no other instrumentality that has ever done so much towards harmonizing, utilizing and popularizing the free public schools of the United States as that of county and city supervision.

Says the Hon. H. D. McCarty, in his report of the schools of Kansas for 1873 :

“ The county superintendency has ever been regarded as the right arm of power, the main spring of strength and the vitalizing force of the system. The inspection of the schools and the direction necessary to their full and harmonious development, require the talent, energy and perseverance of the best educators. The work is one of vast importance and great responsibility. The long experience of many States, where county supervision has been tried, as well as in our own, proves beyond question the efficiency of school management through this method. No system of education can be complete, without a live, energetic, intelligent superintendent to examine, instruct and direct the teachers, inspect the schools and counsel the district boards.”

Hon. Newton Bateman, in his school report presents this

strong testimony on the subject of the county superintendency :

“ I consider this a matter of grave concern to the people of the State. Were it otherwise, I should have adhered to the purpose, long since formed, not to say anything about the county superintendency in this report. But a strong personal disinclination must yield to a still stronger conviction of official duty, and I again appeal, most earnestly, to the Legislature to so revise the law as to save this necessary and valuable feature of our common school system from virtual destruction—to so amend that able and experienced teachers and educators may be still drawn to this field of labor, and that this noble State, after having so long been an example to sister States in the breadth and wisdom of her free school legislation, may not now draw back and sacrifice an element that has contributed so much to her pre-eminence. In this hope, and in order that members of the General Assembly may have before them all the facts necessary to a right apprehension and judgment in the case, I quote at considerable length from a carefully prepared address recently delivered by Mr. E. L. Wells. The object of the address is to present facts and opinions, drawn from a wide range of authoritative sources, as well as from the experience and mind of the writer, bearing upon the subject of school supervision in general, and of county supervision in particular, and especially upon the provisions of the law now under advisement. The citations are from different portions of the address. I think the information and suggestions will be found of value.”

Mr. Wells says :

“ Most of the States of the Union, and several of the Territories, have provided for county, town or district supervision of schools. Twenty-three States have county supervision. The State Superintendent of Indiana says: ‘ The success of any co-operative work must depend largely upon careful and competent inspection. Some one must be at the head who is familiar with the work of all the parts. This is eminently the case in the management of public schools. Every successful State has been led, by necessity, to adopt county and city superintendency. Some States have adopted it, and, fearful of its expense, have for a time abandoned it, but finding it indispensable have permanently resumed it. The success of our common schools depends

upon more efficient county superintendence, inspection and management, than any other one instrumentality.'

“ ‘ Maine has its county school supervisors, who seem to be doing a good work in holding town institutes throughout the State. Its latest published report says of county supervision: “ This agency, it is believed, has added 25 per cent. to the value of the school work. In Missouri, the county superintendents have been allowed a compensation for sixty days of service in each year, and it is said more resignations of such officers occur than of any others in the State, for they say, we cannot afford it.” Their State Superintendent was obliged to say, in his annual report, “ Forty-eight not reported.” California, Iowa, Kansas, Michigan, Mississippi, Nevada, New Jersey, Pennsylvania, Rhode Island, Virginia, Illinois and Indiana, are the States that now have, probably, the best county supervision of schools. In California and Nevada the county superintendent is elected for two years, and his duties are very much as in this State. The same, as to duties, can be said of Mississippi. When there are 2,000 people in a county of California, the county superintendent must give all his time to the supervision of his schools.

“ ‘ A late superintendent of Iowa says, in his biennial report: “ It is now ten years since the first enactment of a law in our State creating the office of county superintendent of schools; and to the intelligent observer there can be little doubt that the rapid advancement which the schools have made within that time has been largely owing to efficient supervision. Everywhere it is believed to be the most efficient and economical method of supervision yet devised. To perform the duties of superintendent well, require as much knowledge, as much talent, as much labor, as much time, and involves as much responsibility, as to discharge the duties of any county office whatever.”

“ ‘ The county superintendents in Michigan and New Jersey visit schools more frequently than ours in Illinois. Michigan's latest report says: “ It is nearly five years since the organization of the system of county superintendents. Since then, great improvements have been made in the schools. The influence of the superintendent is seen in the general interest which has been excited in the schools. The Pennsylvania report says: County superintendents have been appointed during the last sixteen years; and wherever persons well qualified have filled the office, it has done great

good, and is popular. The work thus done cannot, it is believed, be so well accomplished by any other agency."

"New York has a school commissioner for each Assembly district, making 113 for the State. Each has had an annual salary of \$500. The superintendent of that State says: "No part of the educational work is more important. It is indispensable to efficiency and success. It would be as reasonable to expect any other comprehensive enterprise to prosper without local oversight, as public instruction. What the schools need, is not indifferent supervision, costing little or nothing, but honest and thorough supervision at fair compensation. Paying for such service, the State is entitled to receive it.'"

In the State of New York, where the office was formerly filled somewhat as ours now is, and the compensation was about the same, it fell into disrepute among the people, who asked for its abolition, and continued the demand from year to year, until they finally prevailed, and the office was abolished. Says the Hon. S. S. Spencer, late deputy superintendent of public instruction of the State, in writing a history of the schools of New York of that period:

"The legislature was annually flooded by petitions for the abolition of the office, as unnecessary, oppressive and improperly administered. Committee after committee, to whom these petitions were referred, reported against the adoption of the measure desired, and the soundest and most convincing arguments were brought to bear upon the great and manifest utility of the office. It was clearly and repeatedly shown that the abuses complained of were such as admitted of an easy and practical remedy, while the advantages secured by the retention of this class of officers could be obtained through no other agency. Public clamor, however, persisted year after year in demanding the repeal of the obnoxious act, and in the face of the avowed and strong opposition of the successive heads of the department, of the several committees of both houses of the legislature charged with the supervision of the interests of public instruction, and of the great body of the most enlightened friends of education throughout the State, this most unfortunate and ill-advised measure was consummated."

This act was taken in 1847. The same authority says :

“ Its effect upon the prosperity and advancement of the common school system was, in many essential respects, most disastrous. During a period of nearly forty years, the progress of that system had been onward and upward ; and a succession of wise enactments had strengthened and consolidated its foundations and expanded its usefulness in every direction. The destruction of that feature which, perhaps, more than any other, had come to constitute its most distinctive characteristic and crowning excellence, giving to its details their peculiar symmetry and power, was the first *retrograde* step in its history. Its consequences were speedily manifested in the comparative inefficiency and inutility of the local and general supervision of the schools in the absence of any connecting link between the department and the several town and district officers and the inhabitants of the respective districts,—in the discontinuance of a local appellate tribunal where the numerous controversies constantly springing up relative to the external affairs and internal arrangements of the districts, might be equitably adjusted by a disinterested officer on the spot,—in the facilities afforded for a perversion or wrongful appropriation of the public funds by the absence of any responsible check,—and in the utter impracticability of obtaining with accuracy, those statistical details, in reference to the practical operations of the system, so indispensable to the department, to the legislature, and to the public. Nine hundred town superintendents, however, well qualified for the discharge of the special duties devolved upon them, within their limited jurisdiction, were wholly unable to supply the place and fulfill the functions of county officers in constant communication with the State Superintendent and with each other, whose abilities were, or should have been unquestioned, whose influence was extensive, and their means of usefulness unrestricted. The dial of progress and improvement was set back for a long series of years, only to be restored and advanced by a radical and fundamental change in the entire system.”

After the lapse of nearly nine years, the office was again restored in 1856, in a modified form, by providing for the election of a school commissioner in each assembly district

of the State, one hundred and twelve in number, and affixing a better salary.

Hon. A. B. Weaver, the superintendent of public instruction for New York, in his annual report for 1872, says :

“ For seventeen consecutive years, the present plan of supervision by commissioners has been in undisturbed operation. Time has proved its advantages, and revealed its defects. Adherence to it for so long a period without change indicates that it has worked with considerable success, and has secured a corresponding degree of popular favor. * * Supervision is an essential element and a pervading power in any well executed plan of education. It is the agency through which the detailed administration of the whole school law is secured. Provisions, however excellent in themselves, must depend upon this for their effect. Like circulation in the physical system, it is the means of health and vigor in all parts of the organization ; energy in the performance of this function tends to produce efficiency in all ; sluggishness in this respect, causes weakness throughout. No comprehensive system of education, embracing so wide a field, as ours, and requiring such an extended sub-division of labor, will produce results much better or worse than the character of the supervision which it employs.”

Hon. J. P. Wickershaw, State superintendent of public instruction in Pennsylvania, in a recent report, says :

“ We have had superintendents of schools in our counties since 1854, a period of fifteen years, and nothing is risked in saying that whenever persons well qualified have filled the office, it has done great good and is popular. It must be continued, either in its present or some modified form that will render it more efficient. The work it does I am satisfied, cannot be as well done by any other agency that can be substituted for it.”

Hon. Alonzo Abernethy, State Superintendent of Iowa, in his Biennial Report for 1872 and 1873, says :

“ The supervision of the public schools of the State heretofore exercised, has been at an expense of less than one and one-half per cent. of the whole sum expended, and less than three per cent. of the amount paid for teachers’

services alone. In graded schools where the services of a superintendent are required, the cost of supervision usually ranges from three to ten per cent. of the whole amount expended; this, too, in schools which are divided into grades so as to facilitate the labors of the teachers, and which usually have the services of teachers who have had successful experience. In almost every respect these graded schools have a superior advantage. Yet they can well afford the expense of thoroughly qualified principal or superintendent. If it is true, as is often stated, that the office of county superintendent is too expensive, it is because the office is unnecessary, or the work can be better or cheaper done by some other agency; it cannot be true on any other hypothesis. If, on the contrary, it is or can be made an efficient means of guarding the public schools from incompetent and worthless teachers by systematic and thorough examinations, if it can aid, instruct, and inspire teachers to the employment of better methods of teaching, of governing and managing their schools, in securing a better classification of pupils and the arrangement of courses of study, better care and protection of the property of the district, and in infusing into the schools and among the pupils, a proper spirit of emulation; if it can do anything to diminish the apathy and indifference of our people, and secure a better appreciation of the value of the public schools, and a larger attendance, and aid in the settlement of the school difficulties constantly arising, and be of service in calling and managing the teachers' associations and institutes in which is given all the normal training attainable by the great majority of our teachers; and aid in furnishing the legislature and the public, reliable information of the public schools of the State better than any other agency, it is a most valuable and indispensable arm of the service and should be improved and made still more efficient."

Believing, as I do, that the county school superintendency is one of the strongest features of our public school system, and that its abolition would greatly retard the progress of our schools, and serve to destroy the successive links which connect the State educational department with the people, I have deemed it important to lay before the members of the legislature, for their careful attention and consideration the views of the leading educators in our sister States, as well

as those of our own State, to the end that they may obtain as much light as possible upon this question, which involves the best interests of the common schools of Minnesota.

TOWNSHIP VERSUS DISTRICT.

The public school system of Minnesota is based upon what is known as the independent district system. There are two exceptions to this: 1st. Most of the cities and incorporated villages of the State manage their schools by special laws granted by the legislature, giving to such corporations special powers and privileges in reference to the management of their public schools. Such districts are designated by our school law as belonging to the third class. 2d. Those districts which have been organized under the provisions of Title III, Chap. 36, of the general school code, which provides for the establishment of independent school districts. These last constitute the second class. The districts denominated as class first, are created by the county commissioners of each county, upon the petition of the freeholders inhabiting the territory constituting the proposed district. The largest portion of the territory of each county of the State is subdivided, coming under the first class. Each sub-district is entirely independent of every other one, and its affairs are managed by a board of three trustees elected by the legal voters of the district.

In what is known as the Township system, each civil congressional township, of six miles square, constitutes one single school district. The voters of the whole town elect a board of trustees who fix the number and grade of the schools required in the town, hire all teachers, and manage all the educational interests of the township.

The school system of several of our sister States consists of a union, or modification of these two systems. Each has its advantages and its objectionable features. In Iowa the civil township system was established in 1858. It provides that the township trustees shall divide the town into a suitable number of sub-districts. The law also provides that

there shall be elected in each sub-district one trustee, whose duties shall be to hire the teacher, visit the school, and manage the school interests of his sub-district; thus producing a complicated, mongrel system of school management. It had two sets of school officers, elected at different times, to administer the school economy of the township. The law contained so many objectionable features, and gave so much dissatisfaction, that in 1872 it was so modified as to authorize the formation of independent districts from the sub-districts of a township, upon the vote of the electors. It was a return to the old independent district system, whenever the people of any district may elect. The result has been, and is, that the sub-districts are fast taking the advantage afforded by the change, and are going back to the old district system.

There always has been, and there still exists, the greatest diversity of opinion among the people, and even among educators, as to the advantages and disadvantages of the two systems. It would, therefore, seem to be according to the dictates of good judgment to stop and examine the subject carefully in the light of such experience as we have, or may obtain. There is nothing connected with the administration of our public schools more vital and perplexing, and none that requires more thoughtful attention than that of the school district, its size and boundaries. There is a great desire and tendency on the part of the people to increase the number of small districts. The only apparent advantage of the small district is its convenience of access. This is fully understood and appreciated. But the disadvantages are many and great.

There can be no doubt that great advantages would result to our schools could the purely township plan of school management be adopted in our State—could a township board be elected, consisting of six trustees, who should have the exclusive care and control of the schools in the township, precisely as the school boards in our cities have control of the public schools.

It is true that many obstacles would have to be met in

attempting to inaugurate this plan at the present time : 1st. The county commissioners, in creating school districts and establishing their boundaries, have paid little or no attention to township lines, nor to county lines in very many instances. 2d. School houses have been located solely with reference to the present size of the districts. 3d. One district has a large territory ; is populous and wealthy ; has erected a fine costly school house. Another district in the same township is small in surface ; has but few pupils, and has only a log house or frame shanty in which to shelter the children from the storms of winter. Now, those who live in the large district, and have been taxed to build the comfortable, costly school house, will seriously object to being thrown into one common district with their less fortunate neighbors, and be retaxed to provide equal advantages to all in the township. 4th. It is very difficult, when men have once enjoyed the luxury of managing their own school affairs, and of having a voice in the location of their school houses, and in the selection of their teachers, to make them willing to relinquish these powers and privileges.

Many other objections might and would be urged against the policy of adopting the township system that might have been avoided had it been adopted by our law makers years ago, before the district system was so fully established and so many school houses located and erected.

On the other hand, the purely township system possesses so many advantages over our present one, that the subject is most respectfully and earnestly pressed upon the careful attention of the Legislature, with the suggestion that a strong committee of that body be instructed, at an early period of the session, to thoroughly investigate the advantages and disadvantages of the two systems, to the end that judicious and wise action thereon may be adopted.

The following advantages of the township plan of school management may be enumerated :

1st. It would secure equality of school privileges to all the children in the township, and this would be effected by a township board having the entire field to provide for. 2d.

No more school houses would be built or schools supported than are needed. 3d. Better buildings would be provided. 4th. A happier selection of teachers for particular schools could be had. 5th. Individual favoritism or *nepotism* would not be as likely to have control in the selection of teachers. 6th. It would necessarily lead to uniformity of text books, and prevent their too frequent change; and to a graduation of the schools, and consequently result in a better classification. 7th. It would furnish a more effective supervision of the schools. 8th. A more steady management and more stable support of the schools would be had by a board so much weightier in influence and so remote from petty neighborhood quarrels. 9th. The equitable apportionment of the school funds, almost impossible under our present system, would be comparatively easy, as the whole amount would come into the hands of a township board, and be expended by them discreetly, justly, and for the general good.

That distinguished scholar, Horace Mann, in his 10th Annual Report, as Secretary of the Massachusetts Board of Education, says :

“ I consider the law of 1789 authorizing towns to divide themselves into districts, the most unfortunate law on the subject of common schools ever enacted in the State. In undistricted towns we never see the painful anti-republican contrast of one school, in one section, kept all the year round, by a teacher worth a hundred dollars a month, while, in another section of the same town the school is kept on the minimum principle, both as to time and price, and, of course, yielding only a minimum amount of benefit, to say nothing of probable and irremediable evils that it may inflict. The amount and quality of education which a child should receive should not depend upon his being born or having his home on one side or the other of a school district boundary arbitrarily drawn. The Republican and the Christian doctrine is, the bestowment of equal privileges upon all, whether they chance to belong to a large district or a small one, to a rich district or a poor one, and then let the fortunes of each individual depend upon the use which he makes of the privileges bestowed. The duty of maintaining schools for the equal benefit of all the children should devolve on the township ;

and the more immediately the township is connected with its own schools, the more effectually can this duty be performed.

“ It seems necessary to the highest efficiency of our schools that there be such an alteration of the present district system, as shall bring them under the immediate care of the township, to be administered by it in its corporate capacity. Equal privileges cannot be enjoyed under the present district system. The advantages of very many children are often not half so great as those of others not far distant. The plan of graded schools under the direct administration of the township would give the greatest equality in the amount of schooling to all the children. It would be a saving of expense by producing more equality in the number of scholars in each school, and in many cases diminishing the number of schools; it would secure longer and better schools with the same expenditure of money. Much that is now expended is wasted upon the promiscuous masses that are brought together in the schools of the rural districts. The district system compels us to pay as much to support a school of twenty as of fifty, and as much to teach the youngest as the oldest scholars. Who can say that this is money prudently expended? By the new system, the younger and less advanced scholars would be brought together under the tuition of female teachers in winter as well as summer, with one-half the expense of male teachers. And the system that brings younger scholars under the charge of female teachers, confessedly better adapted to draw out their minds and mould their characters than the sterner sex, and which places the older and more advanced scholars under the requisite tuition and control of male teachers, must evidently greatly promote the discipline of the schools, and consequently their far higher progress and efficiency. The plan of crowding into our schools persons of all ages, and in every stage of advancement, from the child to the young man, and from the alphabet to algebra, is as ruinous as it is uneconomical. Perhaps no movement in the cause of education has been received with more favor or been attended with better results, than the grading of the public schools. The contrast between the schools properly graded and those not graded, is so great that the most superficial observer cannot fail to mark the difference. Under the new system no more schools would be supported than are needed. There is a very prevalent disposition to divide school districts. It is a sad mistake to suppose a

small school near by preferable to a large one some little distance away.

“ The evil of this cutting up process is everywhere seen. Schools have been divided and districts formed, until many of them are so small that they are of but little value. Such schools will have a short term or a very cheap teacher, or perhaps both. The township plan would not only equalize the expense of supporting the schools, but secure the building of suitable school houses and of keeping them in repair. Every section of the township would claim an appropriate and well furnished building, and the claim would be promptly met, without the delays and heated debates of numerous district meetings. Our schools are so frequently provoked in the location and erection of school houses. If a house is to be built, it will be too costly for some and not enough for others. If one is to be located, it will be too near some and too far from others. And thus the mutual good feeling and co-operation of parents which the success of the school demands is interrupted and taken from it. It may not be possible under any system to locate school houses so as equally to accommodate all. This is not expected. But if the township manages this matter in its corporate capacity, as it does all its other business, and intrusts these great interests of education to wise and disinterested men, all will be more likely to acquiesce in a good spirit in the democratic principle of the ‘greatest good to the greatest number.’

“ The township taking possession of all the school houses would provide equally good ones for all sections. The present miserable condition of very many of the school buildings shows the inadequacy of the district, or at least a palpable neglect of duty somewhere. Under the present method of engaging teachers for our ungraded schools, there can be no special adaptation of teachers to the character of the school over which they are to be placed. Teachers of the best capacity to manage the largest and most difficult schools will often be selected for the most easily managed and smallest; while on the other hand, those of little or no experience in teaching are entrusted with those most difficult to manage and largest; and furthermore, there is lost to the schools, to a great extent, the advantage of permanency of teachers. The schools are suffering vastly from this frequent half-yearly change in teachers.

“ The present mode of selecting, and contracting with

teachers is the most arbitrary in its effects that could well be desired. An inhabitant of a district is chosen by ten or twelve votes of his immediate neighbors to be director of the district; there is no guaranty that the man chosen is qualified for the important office. It is generally understood, indeed, that no regard is to be had to the candidate's acquaintance with the business of education, but the office is to be conferred on one and then another in rotation. The director chosen in what we may call this hap-hazard manner, is the one to select the teacher for the school of his district. Without, perhaps, advising or counseling with the other members of the Board, he goes and engages whom he pleases, receiving no other reward for his services than the privilege of selecting some daughter, cousin, friend or family relative for teacher. A director may make the choice from an enlightened regard to qualifications; but under the present system it may constantly happen, as it certainly does often happen, that the mere motive of individual favoritism governs the selection of teachers for our schools. In assuming the administration of the schools, the township might retain the district boundaries if deemed expedient, and choose from different sections of the township those who are to constitute the Board of Education, to be entrusted with the whole management of the schools. This Board to have its chairman and secretary, and each member to have the immediate charge of the schools in his locality. This Board might select one of their own number, best qualified, to take the general supervision of all the schools, and to labor generally for the interests of public education in the township and visit all the schools regularly. A superintendent for the township, well qualified for his office, can do all that is commonly done by school boards more efficiently than they can do it, and much more which it is impossible for them to do acting as a body, but which is nevertheless necessary to be done in order to produce the best and highest results in the Public Schools."

Such a person, who could be allowed to devote his time without limitation, and whose presence would be felt alike in all the schools of the township, would assimilate the methods of instruction; and his labors, in conjunction with those of the county superintendent, could not fail to mould the whole system into a unity, harmonizing and compacting it in all its parts. In several States, both in the East and

the West, this system exists. Those in the West reorganized completely their school systems to introduce the township plan, after an extended trial had been made of the district system.

STATE CERTIFICATES.

Section eighty-nine of the school law reads as follows :

“ The State Superintendent of Public Instruction is hereby authorized to grant and issue state certificates of eminent qualifications as teachers, to such persons as may be found worthy to receive the same upon due examination by himself, or by a committee of practical teachers of eminent scholarship, appointed by him for that purpose, and who shall exhibit satisfactory evidence of practical experience and success in teaching.

“ State certificates shall supercede the necessity of any and all other examinations, and shall be valid in any county and school district in the State, for the period of seven years ; but a State certificate may be cancelled by the State Superintendent, upon proof of immoral or unprofessional conduct.”

The above law is substantially the same as that of 1868. It is silent as to the scope of the examination required of applicants for a State certificate, as well as upon the branches of learning upon which the candidates for the same are to be examined.

In the absence of such specific provisions, the Superintendent has interpreted the law in such a manner as to its intention, as to include, in addition to a knowledge of the common branches required by law of those legally qualified to teach a public school, a fair understanding of the higher branches which are usually taught in academies and high schools.

Previous to the annual meeting of the State Teachers' Association, which convened at Owatonna the last week in August, notice was given through the Minnesota Teacher, which was copied by most of the newspapers of the State,

that an opportunity would be afforded during the session of the Association, to all persons desiring to be examined for a State Certificate. The examining committee consisted of Rev. D. L. Kiehle, Superintendent of Fillmore County, Prof. Henry Barnard, of the Minneapolis Business College, and Superintendent Smith Bloomfield, of Douglas County. Notice was given at the same time that persons applying for State Certificates would be thoroughly examined in orthography, penmanship, reading, mental and written arithmetic, English grammar, modern geography, history of the United States, algebra, the elements of plane geometry, physical geography, and the theory and art of teaching; that they must pass a satisfactory examination in the elementary principles of anatomy and physiology, botany, zoology, natural philosophy and chemistry; and that they must pass a satisfactory examination upon the school laws of Minnesota, especially in those portions thereof relating to the legal rights and duties of teachers.

In response to the notice, seven applicants presented themselves for examination. Four of them passed a satisfactory examination, and were recommended by the committee as worthy of receiving certificates. The others failed of reaching the required standard.

The following persons have received State Certificates from the present State Superintendent of Public Instruction :

Dec. 11, 1872, Benjamin E. Darby, Zumbrota.

May 13, 1873, W. G. Pratt, St. Peter.

May 22, 1873, Thomas C. Bell, Worthington.

Sept. 1, 1873, Smith Bloomfield, Alexandria.

Dec. 30, 1873, J. M. McNair, St. Cloud.

April 23, 1874, Isaac J. Rochussen, Mankato.

April 23, 1874, Dennis D. Webster, Mantorville.

April 24, 1874, Patrick Gorman, Lanesboro.

May 14, 1874, Theodore L. Cole, Spring Valley.

June 24, 1874, Levi Wright, Chatfield,

Sept. 4, 1874, Samuel Rutledge, Eyota.

Sept. 4, 1874, Livingston C. Lord, Winnebago City.

Sept. 4, 1874, Miss A. G. Watson, Wells.
Sept. 4, 1874, John P. Bird, Wells.
Sept. 4, 1874, Geo. W. Horton, Rochester.
Oct. 6, 1874, Albert Bertolet, Pine Island.
Nov. 17, 1874, Geo E. Ricker, Minneapolis.
Oct. 1, 1874, Fayette L. Cook, Sauk Centre.
Oct. 1, 1874, C. H. Roberts, Rochester.
Oct. 1, 1874, Jas. H. Dunn, Alexandria.

THE STATE NORMAL SCHOOLS.

During no period since their organization have our Normal Schools been more prosperous than in the past year. The numbers in attendance have steadily increased. Good teachers are in greater demand now than at any previous time in the history of these schools. Each new class that graduates, and becomes mingled with the teachers of the State, adds new zeal and enthusiasm to the profession, and creates a strong desire among the mass of our teachers to seek after better methods of instruction, and after higher standards of qualifications; and as the demand for better educated teachers increases, it will result in an increase in the number of those who will enter upon the work of preparation.

These schools are worthy of every confidence of the people of the State; and they are earnestly commended to the fostering care of the Legislature.

Since the last annual report from this department, the Normal building at St. Cloud has been completed, and is now being occupied by the school. It is a neat, commodious structure in all its parts; and reflects much credit upon the builder, Mr. Montgomery. It is an ornament to the city where it is located. Prof. Ira Moore, who has so long and so ably filled the position of principal of the school at St. Cloud, has signified to the board of directors his intention of retiring from the school at the close of the year, for the purpose of removing to California; and it is appropriate here to say, that Prof. Moore, in severing his connection with the normal schools of the State, which he has so long,

and so worthily sustained, will carry away with him the universal respect and esteem of the board of directors, of his associate teachers, and of the people of the whole State.

A full and detailed report of the work and condition of the several schools, during the past scholastic year, will be found in the reports of the President of the Normal Board and the Principals, which constitute a part of this report. The following are the reports of the committees appointed by the Board of Normal Directors to visit the schools during the past year :

SAINT PAUL, May 5th, 1874.

To the State Normal School Board :

GENTLEMEN :—The undersigned having been appointed by his Excellency the Governor to fill the vacancy occasioned by the resignation of Prof. Gage, and being informed that he had been designated by the Board to visit the Normal School, at Winona, as a committee, deemed it his duty to perform the official act which had been allotted to his predecessor.

He accordingly went to Winona on the 30th ultimo, and was cordially received by the resident member of the Board, Hon. Thomas Simpson, and the Principal of the school, Prof. Phelps, and was by them afforded every facility for an examination of the institution and its surroundings. The building was found to be in good condition and the interior particularly neat, giving evidence of thorough attention to cleanliness in all its departments. A large number of the students had, according to custom at this season of the year, taken their departure, to fill positions as teachers in the district schools, and the attendance at the institution was therefore very much diminished.

The undersigned witnessed the opening and other exercises of the scholars and was much impressed with the excellence of the training and discipline displayed. Time did not allow a full and accurate examination of the several classes, in their respective studios, but evidence was not wanting to demonstrate that every attention is paid by the accomplished Principal and corps of teachers to ensure a thorough preparation, on the part of the students, for the responsible task before them.

The condition of the grounds pertaining to the Normal School is simply disgraceful, and mortifying to the State pride of every citizen. There is not even a common board fence around the premises to prevent the intrusion of domestic animals, and the consequence is, that no trees can be planted or other ornamentation allowed.

Such a state of things should not be longer permitted. There should, at least, be erected a good strong fence around the entire grounds and means taken to beautify them or place them in some presentable shape. The credit of the State requires this, and the moral effect of such improvement upon the students themselves, would more than compensate for the expenditure required to effect it.

The soldiers' orphans are well cared for, and show that they are quite proficient in their elementary studies. The expense entailed upon the institution by the charge of these interesting wards of the State, should be provided for in a separate appropriation annually by the Legislature.

Respectfully submitted,

(Signed,)

H. H. SIBLEY.

To the Board of Normal School Directors:

GENTLEMEN :—The undersigned, who was appointed at your last meeting to visit and inspect the condition of the Normal School at Mankato, offers the following report :

On the 9th of February last he went to Mankato and spent the whole of the 10th and 11th in visiting and carefully and critically examining the condition of that school, its discipline, instruction, condition of building, grounds, &c.

He takes great pleasure in being able to state that he found everything in a most prosperous condition. The number enrolled at that time in the Normal department was eighty-two, in the Model department, thirty-three. The building, out-houses and school-rooms were scrupulously neat and clean. The order of the school was unexceptionable. There appeared to be perfect harmony and the best of feeling existing between the teachers and the students.

The students appeared to be studious, cheerful and happy. He was present and witnessed several recitations conducted severally by the Principal and each of his assistants. The instruction was thorough and critical, and the character of the recitations was such as to give evidence that the students

had been industrious, and that they clearly comprehended the subjects under consideration.

In short, he returned from his visit with the clear conviction that Prof. John and his assistants understood their business and were laboring diligently and faithfully to build up and sustain a first class school.

Respectfully submitted,
(Signed) H. B. WILSON.

To the State Board of Normal School Directors:

GENTLEMEN:—In compliance with your appointment at the last annual meeting, I visited the State Normal School at Saint Cloud, on the 12th and 13th of October, 1874. The visit was necessarily brief, and the observations made, had reference to the question of fitness on the part of teachers and surroundings, and the mental and physical condition of the students, with reference to success in learning and training.

I found the teachers all at their posts, cheerful and earnest in their work, with full evidence of high qualification, and a zealous desire to succeed. Not one of them seemed satisfied to merely give the lessons or hear the recitations, but all showed a determination to know that the student could also teach the lesson.

There is no need of detail; but it is not invidious to speak specially of Prof. Ira Moore, Principal, as showing rare managing ability in all that pertains to the administration of such an institution.

Order, neatness, perfect law and freedom, with cheerful, home-like happiness, are manifest every where.

The new building is in most respects, a model. Some things I will mention in particular. The location is well chosen, and the grounds are ample and inviting. The building is almost wholly above the surface of the ground, so that all the room may be eventually utilized for purposes of instruction.

The drainage and sewerage from all the buildings are perfect. There is a simple, cheap and successful plan for introducing fresh air into the rooms. The ventilation cannot be improved. Each room has, at the base of the flue, a fire place or coal grate. Thus the coldest and foulest air in the room is taken out, and in very cold weather fires lighted

here will materially warm the room, and also by heating the air in the ventilator, cause a strong upward draft; thus the sooner emptying the room of cold foul air, and making it comfortable. The heating of each room by radiators therein seems to me, also, simple common sense and very much preferable to the common hot air furnace which heats the air, and afterwards conveys it to the place of use at a loss. The heating by steam is regarded by Prof. Moore as an experiment, but I cannot doubt its success.

I will sum up as the result of my observations,—everything about the school reflects the highest credit on all concerned, and gave me great satisfaction. It is hoped that Prof. Moore, who has taken so lively an interest in the school, and given so much attention to the building, will be long retained as Principal.

Respectfully submitted,

(Signed,)

G. W. T. WRIGHT.

Saint Paul, Dec. 1, 1874.

PRIVATE AND HIGHER INSTITUTIONS OF LEARNING.

Carlton College.—This institution, located at Northfield, has just closed a very successful year. It reports a total enrollment within the year of 171. Both sexes are admitted to the classes on equal footing. This school is rapidly growing in importance and usefulness, and is gaining the confidence of the friends of sound learning. It bids fair to become one of the leading schools of the State.

Shattuck School.—This is a high school for boys, located at Faribault. Its principal reports that it is in a very prosperous condition, having had all the students during the past year which its capacity could accommodate. Its course of study is complete; its faculty able, and the instruction thorough. The object of this institution is to fit boys for college, and to prepare young men for the various business pursuits of life, by giving them a practical education.

Saint Mary's Hall.—This is a school for young ladies, located at Faribault. Having enjoyed the privilege of visiting this institution during the fall term, and inspecting the building, class rooms, dormitories, cabinet, museum, &c., I can speak confidently of its judicious and wise management.

The school is most admirably conducted and is worthy of the patronage of all those desirous of giving their daughters a first-class education.

St. John's College.—This institution is located at St. Joseph, in Stearns county. The attendance the last collegiate year was 124. The number of Professors and instructors, 22. The course of study is that of most American colleges, and the instruction is very thorough.

Among the other flourishing private schools of the State, may be mentioned the Red Wing Institute at Red Wing, Norwood Hall at St. Paul, St. Croix Valley Academy at Afton, St. Mary's School at St. Cloud, Cathedral Parochial School at St. Paul, and Fairview Seminary, and Halleck Institute at Faribault. Table XIII. will give the list of private schools as far as reported to the department. From the very best data attainable, it is estimated that, including the public and private schools, there was a school attendance during the past year, in the State, in round numbers, of 185,000.

PRIVATE EDUCATIONAL INSTITUTIONS.

Barnard's Business College, Minneapolis.—This College, under the management of Prof. H. Barnard, President, and Prof. C. C. Curtiss, Principal, has become one of the most prosperous and useful private educational institutions in the State. It now occupies two of the largest and best halls in Minneapolis; one of which, containing the advanced department, is handsomely furnished. Within the past year extensive improvements have been made. As the resources of the College increase they are devoted to the purpose of increasing its facilities, and extending its sphere of operations.

The course of study of the College is restricted to the most practical subjects, and embraces only what is necessary for every well informed man of business to know. The following are the chief features:

1. Book-keeping and Science of Accounts;

2. Banking and Joint Stock Concerns ;
3. Arithmetic in its Special Applications ;
4. Business Correspondence and Composition ;
5. Business Forms and Documents ;
6. Spelling with Definitions ;
7. Natural Method of Penmanship ;
8. Drawing and Perspective ;
9. Lectures on Natural Science ;
10. Lectures on Commercial Law and Jurisprudence ;
11. Lectures and Reading in History ;
12. Telegraph Operating by Sound.

Prof. Barnard, who has the entire management of the College, has been connected with this Department in the State Institutes and Training Schools for the last five years ; and his superior ability as a practical and successful educator, is a sufficient guarantee of the permanency and prosperity of so deserving an enterprise. Prof. Curtiss, who has, during the past four years, earned an enviable reputation in the State Normal School at Winona, and has more recently been well and favorably known in connection with all the Normal Schools of the State, has become permanently connected with the College as Principal of the Department of Penmanship and Science of Accounts. Minneapolis can already boast of one of the finest commercial institutions in the country, and one that is the pride and honor of the State at large. While the greater part of the students are residents of Minneapolis, a large proportion are from abroad.

The following statistics of the institution have been transmitted to this Department by the President, showing the attendance and resources :

No. of Graduates, 1870-71,	-	-	-	66
No. of Graduates, 1872,	-	-	-	78
No. of Graduates, 1873,	-	-	-	92
No. of Students in attendance, 1874,	-	-	-	188
Estimated attendance for 1874-75,	-	-	-	250
Cost of Complete Business Course,	-	-	-	\$50 00

Cost of Telegraphic Course, - - -	- 30 00
Average Time for Business Course, - - -	- 5 months
Number of new Students from Sept. 1st, 1874, to Dec. 15th, 1874, - - - - -	71
Number of new Students from Sept. 1st, 1873, to Dec. 15th, 1873, - - - - -	28
Per Cent. of Increase, - - - - -	253 per cent.
Highest Salary paid, per year, - - -	\$2,000 00
Whole number of Teachers actively engaged at daily sessions, - - - - -	5
Lecturers employed, - - - - -	3

The Saint Paul Business College and Telegraphic Institute, under the management of W. A. Faddis, was established in 1865. It has been in successful operation nearly ten years. The last annual catalogue shows an enrollment of 197 students during the past year. Many hundred young men have received their business training in this commercial school. The course of study embraces all the branches pertaining to business, taught in a systematic and practical manner. Among the many kinds of business represented in its course of study, may be found general merchandising, commission, banking, manufacturing, brokerage, real estate, railroading, jobbing, farming, administration, mining and insurance. In connection with these sets of books, the student is required to write up for rigid inspection, drafts, notes, bills of exchange, receipts, orders, checks, certificates, bills, accounts current, account sales, bills of lading, bonds, contracts, leases, protests, general advantages, &c.

The St. Paul Pioneer speaking of this institution, says:

“ This well known educational institution makes a creditable exhibition from the college, which is greatly admired by visitors. It is the largest, oldest, and the best in the branch of business education in the West, and takes front rank among the leading institutions of the country.

THE MINNESOTA INSTITUTION FOR THE EDUCATION OF THE
DEAF AND DUMB, AND THE BLIND.

November 30th, 1874, closed the twelfth year in the history of this State Institution at Faribault. In some respects the last has been the best year of the twelve. It has reached a larger proportion of the deaf and dumb, and the blind in the State; it has brought better facilities for education to those unfortunate children than before; the educational and industrial work has been better systematized; and the two classes, the deaf mutes and the blind, have been separated in such a manner as greatly to promote health, morals and instruction.

One hundred deaf and dumb children and twenty-two blind, between the ages of *ten* and *twenty-five*, are here taught for forty weeks in the year. Their literary studies are comprised in what may be termed a common school course,—although in some cases of impaired or feeble intellect it does not reach even this standard. At the same time all the pupils are taught some useful trade, or handicraft. Two new shops have been opened during the past year, in which shoe making and tailoring are taught daily, Sunday excepted. A cooper-shop has been in operation for nearly four years, where some of the graduates learned a trade that has proved to be both useful and remunerative to them.

It is a growing conviction in the minds of those who are competent judges, that the Institution is doing a good work for the children gathered therein, and it is deeply to be regretted that *all* in the State of suitable age and capacity do not avail themselves of the privileges so freely offered. The Superintendent has published in his Report this year a list of *eighteen* blind and *seventy-one* deaf-mutes in the State who have not been educated. Admitting that even one half of these are not of a suitable age and capacity to enter school, and still upwards of forty of these children are left growing up in ignorance so deep and so dark that they do not know their right hand from their left.

Teachers and County Superintendents will be doing a

good work, if they will seek out all of these children in their respective localities, impress upon their parents the great importance to them of an education, and in cases of poverty or pecuniary inability see that the County Commissioners make provision for them while at school.

The State is doing all that can reasonable be expected of her, to give these children an education and fit them for the duties of life and citizenship, and it is not too much to say, that wherever parents are so selfish, or so penurious, that they will not give their children an education, especially these unfortunate ones, the strong arm of the law—as it is so happily doing in some places—ought to throw around them a compulsion strong enough to give *every* child in the commonwealth the advantages of at least a common school education.

In the Deaf-Mute Department seven teachers are employed; in the Blind Department, three. They are all selected with reference to the particular work to be performed. They are brought almost daily under the supervision and direction of the Superintendent, and labor with him diligently for the best interests of the school. The fruits of their labors are to be seen here and there throughout the State, and by these fruits the public can best determine the character of their work.

THE MINNESOTA TEACHER.

At the session of the Legislature, in 1868, an act was passed, providing for supplying each board of school district officers with the Minnesota Teacher and Journal of Education, and to make it the organ of the Department of Public Instruction. The law was compulsory in its nature, as it made it the duty of each county school superintendent to subscribe for a copy for each district clerk in his county. The law has never been popular with a majority of the people, as is evinced by the fact that several attempts have been made by subsequent legislatures to repeal it. When the school law was revised in 1873, the section relating to

the Minnesota Teacher was so modified as to instruct county superintendents to subscribe for a copy of the Journal for such clerks only as should request him, in writing, to do so. There still exists much opposition to the law. It has always been regarded by some of the best friends of the magazine as of doubtful propriety. In many respects this provision of our school code has proved to be an injury to its efficiency and circulation. It is believed by a large number of the best friends of our public schools, who are anxious that a first class educational journal should be published and sustained in Minnesota, that it should stand, like other similar enterprises, upon its own merits. Many teachers feel that as long as a copy is sent to district clerks, and they have the privilege of reading it, that there is no advantage in their becoming subscribers.

At the time the Teacher was first started, the publisher, as well as its friends, believed that the only way by which it could be sustained was by State patronage. The same reasons for such aid no longer exist. The number of our teachers and schools has been largely augmented. An increased interest in our public schools has been awakened. An educational spirit is abroad among teachers. The Journal has been much improved in its character. Its advertising lists have grown larger. It is believed by competent judges that it is worthy of the patronage of every live teacher in the State, and that it can be made self-sustaining. If the law is repealed, the teachers of the State will feel the necessity of taking hold, and assisting in sustaining our own State educational journal. The teachers ought to feel a State pride in doing this. It is therefore respectfully suggested to the Legislature that the law relating to the Minnesota Teacher and Journal of Education be repealed, to take effect at such time in the future as will enable the publisher and proprietor to fulfill his contract in supplying it to those whose time of subscription has not yet expired.

SCHOOL OFFICERS' MEETINGS.

In former reports from this department the importance of

this school agency has been spoken of, and its necessity urged upon those exercising supervision over our public schools. It is one thing to arouse an interest among teachers to the subject of universal education ; to awaken their interest in the great importance of improved methods of imparting instruction, to good blackboards, outline maps, globes, good school houses and furniture ; to punctuality, system, discipline and a suitable programme of school exercises ; and it is quite another thing to bring those who manage and pay the expenses of the schools to admit the value, or necessity of these things.

For the purpose of meeting and overcoming the popular prejudices which sometimes exist upon these points, there is no measure more potent than meetings of school district officers. No stronger argument in favor of their possibility and practicability can be offered than the facts connected with such meetings wherever they have been held.

Such a meeting convened by the county superintendent of Goodhue county, at the county seat, brought out over forty school officers, and was inspired by much enthusiasm. The writer was present during a part of the session. Living questions touching the school-house and furniture, the hiring of teachers, the duties of district clerks and treasurers, text-books, and those subjects most vital to the practical workings of the district schools, were considered.

In view of the success which has attended these experimental convocations of school district officers, and the benefits resulting from them, it is earnestly recommended to county superintendents that one or more such conventions be annually called in each county of the State.

IMPROVEMENT OF SCHOOL GROUNDS.

The grounds attached to our school houses in the rural districts should be suitably improved. They should be neatly fenced, cleared of rubbish of all kinds, shade trees set out, and properly fitted as a place for the recreation of children.

Ventilation.—Those who have the oversight of the construction of school buildings cannot be too careful in having them provided with the means of securing pure air. Most of the school houses in the State have no other means of accomplishing this end, than by holes in the ceilings, transoms over doors, or raising and lowering windows. Many have not even these.

Suitable Outhouses.—A privy with separate apartments for boys and girls, kept clean, and accessible, without unnecessary exposure, is an absolutely indispensable appendage to all school premises. Yet hundreds are without any at all. It is unnecessary to make any apology for alluding to it here.

School Apparatus.—Many of our counties have done nobly in providing wall-maps, globes, charts and blackboards; but still there are many others sadly in need of them. Teachers must have tools to work with, if they are expected to do good work.

THE UNIVERSITY OF MINNESOTA.

The report of this institution closed with the commencement, in June last. The President reports an attendance during the year of two hundred and eighty seven students. The work accomplished during the year has been very successful in all its departments. The classes have increased in size, and much earnestness and zeal have been manifested on the part of both the faculty and the students. The main central building of the University has been erected and enclosed during the past summer and autumn; and is now in an advanced state of completion. The agricultural building including a chemical laboratory and plant house has also been erected. It is believed that these buildings will afford the necessary room to meet the wants of the institution for several years. The future prospects of our young and growing University look bright. Every citizen of Minnesota may confidently look forward with pride to the future development of this institution. A full and detailed report

of its condition, courses of study, etc., by the President, will be found in another part of this volume.

GRADED SCHOOLS.

The number of schools in the past year which had two or more departments, or that could be classed as graded schools, was 151. The graded schools, in our cities, villages and larger towns are improving from year to year. Their grades are becoming better arranged and defined, the high schools and their courses of study better established, and systematized. They are fast taking rank among the best schools of the land. Among these may be mentioned the high schools of Saint Paul, Minneapolis, Winona, Red Wing, Stillwater, Rochester, Faribault, Mankato, Hastings, St. Peter, St. Cloud, Owatonna, Austin, Chatfield, Northfield, Lake City, and many others. These are all prepared to fit youths of both sexes for entering the collegiate department of the State University. They are also turning out, every year, a large number of young men and women who engage in teaching in the public schools. They are the highest institutions of learning to which nine tenths of the youths of the State ever have access. In them they receive their entire scholastic training, which is to fit them for the various occupations of life. Hence, they are the most important educational agencies in any State. They form a very important link between the common district school and the State University. In the State of Michigan they are almost the only feeders of its State University; and it is claimed that they are doing their work well. In that State there is an arrangement between the officers of the University and the trustees of the high schools, by which a member of the faculty of the former visits the several high schools, and examines all applicants for admission to the classes in the State University. All such as are found qualified receive certificates from the examiner, which admits the holder to the university classes, without further examination. That arrangement is found to work to the mutual advantage of both of these institutions.

It is here suggested that a similar arrangement be adopted in our State.

TEXT BOOKS.

In the last annual report from this department, the subject of a uniformity of text books was discussed at length, and the reasons given why the policy of a State uniformity is unwise. Since that time the State Superintendent has seen no reason to change his views on the subject; but the convictions which he then entertained have become strengthened. He now believes, as he did then, that the power to prescribe what books shall be used in all the schools of the State is too great a power, exposed, as it would be, to corrupting influences, to be placed in the hands of a State commission, or any other board. He knows of no State Superintendent in the Union who favors the establishment of a State uniformity by law. But few changes in text books have taken place within the past year, and they have been of some particular book in some of the independent districts. The books now in use so far as is known, give satisfaction; and there seems to be little desire or disposition to make any radical change.

Hon. B. G. Northrop, Secretary of the State Board of Education for Connecticut, in his annual report for 1874, gives the result of an investigation of the text book question, by a committee of the legislature of that State. After thoroughly examining the whole subject, and giving all the advantages and disadvantages of uniformity, the committee close the report as follows: "In view of all the reasons mentioned in the report, your committee are of the opinion that it would not be expedient to direct, or to order any board to direct what school books shall be used in all the schools of the State."

While it is believed that the power to regulate the use of text books in the public schools, should exist with the people, local boards of education, and county school officers, it is here recommended that too frequent changes be dis-

couraged. If any law is needed on the subject, at all, it would be that whenever a district, by the voice of the electors, or by the action of the board of trustees, shall adopt a book or a series of books, no change shall be made within the next three years.

IN MEMORIAM.

In October last, the Hon. Smith Bloomfield, county superintendent of Douglas county, died. Superintendent Bloomfield was a man of marked ability and faithfulness in the discharge of his official duties. In his death the public schools of Douglas county and the cause of popular education throughout the State lost a true and tried friend.

It is appropriate that mention should here be made of the loss which the State has sustained by his death.

The following brief account of his life is taken principally from the Alexandria Post:

“In the fall of 1868 Mr. Bloomfield came from New York city to Minnesota for his health, and settled in this place. In January, 1872, he was appointed county superintendent of schools of Douglas county, which office he has since filled with the greatest credit to himself and the county. He was a gentleman of extraordinary purity and worth, a profound scholar, and a devout Christian. He exerted an elevating influence upon a country which, though greatly in need of such talent and refinement, was too new and wild to invite it, except in cases where health was sought. His only reward was a consciousness of doing good, and the privilege of breathing the pure air of Minnesota, which he hoped would in time so improve his health that he might return to the many attractions of a pleasant home. His generous education, polished manners, and personal influence were identified with the work of education in the county. As superintendent of schools he labored hard and faithfully for the best interests of the schools of the county. By his scholarly attainments and executive abilities he was recognized in educational gatherings as one of the leading superintendents of the State. His loss will not only be felt by Douglas county, but by the whole State.”

PUBLIC INSTRUCTION.

PERMANENT SCHOOL FUND.

This fund is derived from the proceeds of the sale of the school lands of the State. These lands are sections sixteen and thirty-six, and constitute one-eighteenth of the entire public domain. They are sold by the State Auditor. The receipts are invested in State and national securities. When it is deemed advisable to dispose of the pine timber on any of those lands, permits to cut are sold at public sale. The conversion of the school lands into interest-bearing funds commenced in 1862. The following table will show the number of acres sold each year, the aggregate purchase-money, and the average price per acre :

Year.		No. of acres sold.	Purchase money.	Average price per acre.
1862,	- -	38,247.41	\$242,876 10.	\$6 35
1863,	- -	53,220.38	309,740 06	5 82.4
1864,	- -	41,483.58	287,269 27	6 92.5
1865,	- -	24,241.93	144,930 05	5 97.8
1866,	- -	54,495.25	339,761 93	6 23.5
1867,	- -	34,620.62	209,288 28	6 04.5
1868,	- -	76,910.13	464,840 61	6 04.4
1869,	- -	39,877.23	238,204 45	5 97.3
1870,	- -	14,802.56	89,696 41	6 06
1871,	- -	7,495.20	49,085 00	6 54.9
1872,	- -	27,606.73	166,081 07	6 01.5
1873,	- -	22,164.12	135,437 66	6 11
1874,	- -	20,533.74	119,157 76	5 80.3
<hr/>				
Acres sold,	-	455,698.88	\$2,796,368 65	6 13.06
Deduct lands forfeited and re-sold,	- -	5,341.45	36,811 76	
<hr/>				
		450,357.43	\$2,759,556 89	
Avails paid on forfeit're, right of way, &c.,		6,746 34		
Sales of timber,	- -	-	239,411 20	
<hr/>				
Total from sales of land and timber,			\$3,005,714 43	

SUPERINTENDENT'S REPORT.

59

Profit from sale of bonds in 1869,	24,362 66
Profit from sale of bonds in 1873,	50 00

Total permanent school fund,	\$3,030,127 09
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Distributed as follows :

\$77,800 U. S. 5-20s, at par,	-	-	\$77,800 00
10,000 U. S. 6s of 1861, at \$1.05,	-	-	10,500 00
100,000 Minn. 7s of 1867, at par,	-	-	100,000 00
100,000 Minn. 7s of 1868, at par,	-	-	100,000 00
50,000 Minn. 7s of 1869, at par,	-	-	50,000 00
198,000 Minn. 7s of 1873, at par,	-	-	198,000 00
145,000 U. S. 6s (currency,) at 99 $\frac{1}{8}$ c.,	-	-	143,731 25
140,000 U. S. 6s (currency,) at 1.06 $\frac{3}{4}$,	-	-	149,450 00
10,000 U. S. 6s (currency,) at 1.06 $\frac{3}{8}$,	-	-	10,637 50
25,000 U. S. 6s (currency,) at 1.07 $\frac{1}{2}$,	-	-	26,875 00
10,000 U. S. 6s (currency,) at 1.09 $\frac{1}{4}$,	-	-	10,925 00
25,000 U. S. 6s (currency,) at 1.09 $\frac{1}{8}$,	-	-	27,281 25
14,000 Missouri 6s, at 92 $\frac{3}{4}$ c.,	-	-	12,985 00
28,000 Missouri 6s, at 93,	-	-	26,040 00
57,000 Missouri 6s, at 93 $\frac{1}{2}$,	-	-	53,295 00
24,000 Missouri 6s, at 93 $\frac{3}{4}$ c.,	-	-	22,500 00
49,000 Missouri 6s, at 95,	-	-	46,550 00
46,000 Missouri 6s, 92 $\frac{1}{2}$,	-	-	42,550 00
14,000 Missouri 6s, at 98,	-	-	13,720 00
17,000 Minn. 7s of 1873, at par,	-	-	17,000 00

1,139,800	\$1,139,840 00
Due on lands and bearing 7 per cent. interest,	883,640 18
Cash on hand,	6,646 91

Total amount of permanent school fund Jan.

1st, 1875,	-	-	-	\$3,030,127 09
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Disbursements of the interest of the fund, based upon the number of scholars between five and twenty-one years of age, have been as follows ;

Years.				No. of Scholars,	App't Per Capita.	Amount Apportioned.
1863,	-	-	-	53,515	23	\$12,308 45
1864,	-	-	-	64,830	108	70,014 40
1865,	-	-	-	74,965	74	55,474 10
1866,	-	-	-	87,244	90	78,219 60
1867,	-	-	-	102,118	90	91,906 20
1868,	-	-	-	114,618	101	115,794 40
1869,	-	-	-	129,103	115	148,529 40
1870,	-	-	-	143,414	123	176,806 85
1871,	-	-	-	155,767	105	163,555 35
1872,	-	-	-	168,745	96	162,264 00
1873,	-	-	-	180,271	96	173,060 16
1874,	-	-	-	196,065	98	192,264 24
1875,	-	-	-	210,194	100*	210,194 00

* Estimated.

It will be seen from the above figures that the permanent school fund of the State already amounts to \$3,030,127.09. This fund has increased within the past school year, \$122,502.99. Too much praise cannot be bestowed upon the men who have established the laws by which this fund has been secured and managed hitherto. They are entitled to the gratitude of every citizen of the State. As the State becomes older, and the residue of her school lands shall come into market, she will possess the most magnificent school fund of any State in the Union. Several attempts have been made by members of the Legislature, in past years, to loan portions of this fund to school districts for the purpose of building school houses. Fortunately every such attempt has thus far failed to meet the approval of a majority of our Legislature. Other States have committed the folly of squandering their school funds in some such enterprises. Their experience ought to be a warning to Minnesota. Every attempt, let it come from whatever source it may, to divert any portion of this fund from its legitimate use should instantly meet the frown of every well wisher of the most vital interests of the State.

In my judgment, such an amendment to our State constitution should be adopted at an early date, as will forever put it beyond the power of any future legislature to loan, or otherwise disturb any portion of our permanent school fund.

CONCLUSION.

In conclusion, I would most *earnestly* commend to the fostering care of the Legislature our Common Schools, our Normal Schools, and our State University. They are the most important and sacred trust committed to your charge. No unwise policy should be suffered to rule in meeting their wants. No enemy should be permitted to prevail against them. Providing for all the children in our State, regardless of condition or creed, the means of intellectual and moral culture, is one of your most important duties; for these are the foundation of our national unity, perpetuity, prosperity and glory.

HORACE B. WILSON,
Superintendent of Public Instruction.

**. REPORT OF
UNIVERSITY OF MINNESOTA.**

STATE UNIVERSITY.

BOARD OF REGENTS.

His Excellency GOV. C. K. DAVIS, Ex-officio.
Hon. H. B. WILSON, Supt. of Public Instruction, Ex-officio.
WILLIAM W. FOLWELL, President of the University, Ex-officio.
Hon. J. S. PILLSBURY, Minneapolis. Term expires 1877.
Hon. A. A. HARWOOD, Austin. Term expires 1875.
Gen. H. H. SIBLEY, St. Paul. Term expires 1876.
Hon. CHAS. S. BRYANT, St. Paul. Term expires 1876.
Hon. PARIS GIBSON, Minneapolis. Term expires 1877.
Ex-Gov. WILLIAM R. MARSHALL, St. Paul. Term expires 1875.
MORRIS LAMPREY, ESQ., St. Paul. Term expires 1877.

OFFICERS OF THE BOARD.

Hon. J. S. PILLSBURY, President.
Hon. PARIS GIBSON, Recording Secretary.
Hon. PARIS GIBSON, Treasurer.
WM. W. FOLWELL, Corresponding Secretary.

THE UNIVERSITY OF MINNESOTA, }
MINNEAPOLIS, MINN., }
December 5, 1874.

*To the Honorable H. B. Wilson, Superintendent of Public
Instruction for the State of Minnesota:*

SIR: I have the honor to transmit, according to law, the
[Eighth] Annual Report of the University of Minnesota, for
the year ending June 18th, 1874.

I am, Sir, very respectfully,

Your obedient servant,

WILLIAM W. FOLWELL,

President.

REPORT
OF THE
PRESIDENT OF THE UNIVERSITY,
FOR THE YEAR 1873-4.

The Academic year began on the 9th day of September, 1873, and ended on the 18th day of June, 1874. With the exception of the legal holidays and the usual recesses separating the terms, the work proceeded without interruption or noteworthy incident. The following tables show the amounts and kinds of work performed in the various departments of instruction, with the names of the officers in charge of each group, assistants being omitted ;

1. MATHEMATICS AND ASTRONOMY.—PROFESSOR THOMPSON.

Subject.	Class.	No. Exercises.	No. Students.	Term
Algebra	Fourth.	50	61	II.
Algebra, Advanced.....	Third.	50	40	III.
Algebra, Advanced.....	Second.	65	25	I.
Geometry, Plane.....	Third.	65	50	I.
Geometry, Solid.....	Second.	10	31	II.
Trigonometry, Plane	Second.	40	81	III.
Trigonometry, Spherical.....	Second.	40	25	III.
Analytical Geometry.....	First.	65	20	I.
Calculus, Differential.	Junior	65	4	I.
Calculus, Integral.....	Junior.	30	2	II.
Modern Geometry, &c.....	Junior.	40	3	III.
Astronomy, Descriptive.....	First.	40	15	III.
Astronomy, Practical.....	Senior.	34	2	I.

2. CHEMISTRY AND PHYSICS—ASST. PROF. PECKHAM.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Chemistry, General.....	Second.	65	28	I.
Chemistry, Applied.....	Sec. Sci.	58	11	II.
Chemistry, Analytical.....	Jun. and Senior.	65	7	I.
Chemistry, Analytical.....	Sen. and First.	58	5	II.
Natural Philosophy.....	Fourth.	65	50	I.
Natural Philosophy.....	"	56	46	II.
Physics, Mechanical.....	First.	65	20	I.
Physics, Chemical.	First Sci.	64	10	II.
Physiology	Sec. and Fourth.	40	37	III.

3. NATURAL SCIENCES.—PROFESSOR WINCHELL.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Geology	Junior Scientific.	58	4	II.
Botany, Structural.....	Third "	30	82	II. half.
" Systematic.....	" "	40	19	III.
Elements of Zoology.....	First.	40	23	III.
Physical Geography.....	Third "	55	55	I.
Meteorology.....	" "	38	29	I. 10 ex.
Mineralogy.....	Junior and Senior.	57	5	II. half.
				II.

4. ENGLISH.—PROFESSOR DONALDSON.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Hart's Composition.....	Fourth.	65	85	I.
English Composition	Fourth Sp.	40	6	III.
Rhetoric.....	First { Sci.	40	7	I.
	{ Lit.			
Logic	First.	50	17	II.
English Literature	Junior.	65	4	I.
"	"	50	4	II.
Rhetorical Exercises, oral.....	3 Upper.	39	24	I. II. III.
" " written ..	"	90	24	"
" " rehearsals	"	250	24	"
Elocution.....	Second.	10	31	II.
General History, Outlines of ...	Third.	40	35	III.

5. GERMAN—ASST. PROF. SAWYER AND OTHERS.

Subject.	Class and section.	No. Exercises.	No. Students.	Term.
Grammar (begun).....	Fourth { Sci.	65	49	I.
	{ Lit.			
Grammar (cont'd).....	Fourth.	58	49	II.
Worman's Reader.....	"	0	83	III.
Lessing—Minna v. Barnhelm..	Third { Sci.	65	23	I.
	{ Lit.			
Schiller—Thirty Years' War...	Third.	58	28	II.
Benedix—Comedy	"	40	23	III.
Grammar (begun).....	Junior, &c.	65	16	I.
Grammar (advanced).....	"	58	14	II.
Schiller—Jungfrau v. Orleans.	"	40	12	III.
Goethe—Iphigenie.....	Senior, &c.	65	12	I.
Kant and Hegel.....	"	24	4	II.

6. FRENCH—PROFESSOR HUGGINS.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Fasquelle's Method, &c.....	Second { Sci. Lit.	65	12	I.
Fasquelle's Method, &c.....	Second.	58	12	II.
Fasquelle's Method, &c.....	"	40	12	III.
Fenelon, Telemaque.....	First { Sci. Lit.	58	7	II.

7. LATIN.—PROFESSOR WALKER.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Cæsar, De Bello Gallico.....	Fourth, Cl.	140	53	I, II and III.
Cicero, Orationes.....	" "	53	58	III.
" "	Third "	65	27	I.
Virgil, Æneid	" "	115	27	II and III.
Livy, Historia.....	Second "	115	17	II and III.
Horace, Odes, Satires, Epistles	First "	140	11	I and II.
Latin Compositions	8 Lower.	140	11	I and II.
Roman History and Geography	First.			
" " " "	Second.			
Roman Literature.....	Junior.	10	4	III.
Tacitus, History.....	"	65	4	II.
Roman Antiquities.....	"			
Juvenal Satires.....	"	55	4	III.
Plautus, Captives.....	Senior.	55	1	I.

8. GREEK—PROFESSOR BROOKS.

Subject.	Class, &c.	No. Exercises.	No. Students.	Term.
Grammar and Reader... ..	Fourth, Cl.	180	10	I, II & III.
Xenophon—Anabasis.	Third "	130	15	I & II.
Herodotus—History.....	Third "	50	19	III.
Homer—Iliad.....	Second "	130	13	I & II.
Grecian Hist. and Antiquities.	" "	10	13	III.
Essays.....	" "	5	13	III.
Demosthenes—Phillippics.....	First "	65	5	II.
Æschylus—Prometheus	" "	58	5	III.
History and Geography.....	" "	7	5	III.
Æschylus—Prometheus	" "	65	3	I.
Greek Literature—Lectures...	Junior.	14	3	III.
Greek Literature—Reviews...	Junior.	14	3	III.
Aristophanes—Clouds.....	Senior.	55	1	II.
Aristophanes—Essays.....	"	3	1	II.
Greek Literature—Lectures...	"	13	1	III.
Greek Literature—Reviews...	"	13	1	III.

9. METAPHYSICS AND COMPARATIVE PHILOLOGY.—
PROFESSOR CAMPBELL.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Science of Language.....	Junior.	24	4	II.
History of Philosophy.	Senior.	45	4	I.
Ontology	"	30	4	I.
Ethics and Evidences.....	"	36	4	II.
German Philosophy.....	"	24	4	II.
Natural Theology—Lectures..	"	12	4	III.

10. POLITICAL SCIENCE.—PROFESSOR DONALDSON AND MR. FOLWELL.

Subject.	Class.	No. Exercises.	No. Students.	Term.
Political Economy.....	Senior.	20	2	III.
History of Civilization . . .	Junior.	33	4	II.
Story on the Constitution . . .	First.	65	16	I.
International Law.....	Senior.	25	2	II.
American Constitution.....	"	25	2	II.

11. ENGINEERING AND INDUSTRIAL DRAWING.—PROF. RHAME.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Leveling and Use of Inst'ments	Junior.	30	2	I.
Topographical Drawing.....	"	35	3	I.
Mechanics.....	"	60	4	II.
"	"	60	3	II.
Triangular Surveying.....	"	40	2	III.
Henck's Field Book.....	"	45	2	III.
Farm Surveying.....	Second, Sci.	24	22	III.
Descriptive Geometry.....	First "	60	6	II.
Drawing, Plane Problems....	Second "	65	4	I.
" Elements.....	Third "	60	39	II.
" El'm't'ry Proj'ct'ns	Second "	60	6	II.
" Perspective	First "	45	6	III.

12. MILITARY SCIENCE.—LIEUT. HUGGINS, U. S. A.

Subject.	Class.	No. Exercises.	No. Students.	Term.
Squad Drill.....	Fourth.	10	40	I.
Company Drill.....	All Male.	18	145	I.
Battalion Drill.....	"	20	145	III.
Sabre Exercise	First.	6	25	II.
Lectures.....	Second.		6	II.

In regard to the department of agriculture, I would respectfully refer you to remarks in the previous report, p p. 76, 77.

The lectures on military science by Professor Huggins, given in the Assembly Hall during the winter term, were listened to with interest by considerable audiences. The topics were :

1. History of the Art of War.
2. Principles of Strategy, illustrated by the Campaigns of Marengo, Waterloo, &c.
3. Grand Tactics, illustrated by the battles of Prague, Rossbach, &c.
4. Flanking Movements, illustrated by Sherman's Atlanta Campaign.

5. Influence of Railways and Telegraphs on the Art of War.

6. Influence of Improved Fire-arms on the Art of War.

Professor Hewitt visited the institution several times during the year and inspected the work of his department, but gave no lectures.

Lectures were delivered before the Literary Societies, in the course of the year, by the following gentlemen: Professors Thompson, Brooks, Peckham, Rev. D. R. Breed, and Hon. I. Donnelly.

COMMENCEMENT.

The second annual commencement was held on Thursday, the 18th day of June, 1874. The following persons were graduated from the College of Science, Literature and the Arts:

George Edwin Ricker, of Hennepin County, as Bachelor of Arts.

Edward Chatfield, of Fillmore County, as Bachelor of Science.

Brief addresses were delivered by the Rev. Dr. F. T. Brown, of St. Paul, the Rev. E. D. Neill, President of Macalester College, the Rt. Rev. H. B. Whipple, D. D., of Faribault, and His Excellency, the Governor. Admirable music was furnished, through the courtesy of Major General Sykes, commanding the Department, by the band of the 20th U. S. Infantry. In the afternoon the military corps, under Professor Huggins, U. S. A., was reviewed by the Governor.

THE COURSES OF STUDY.

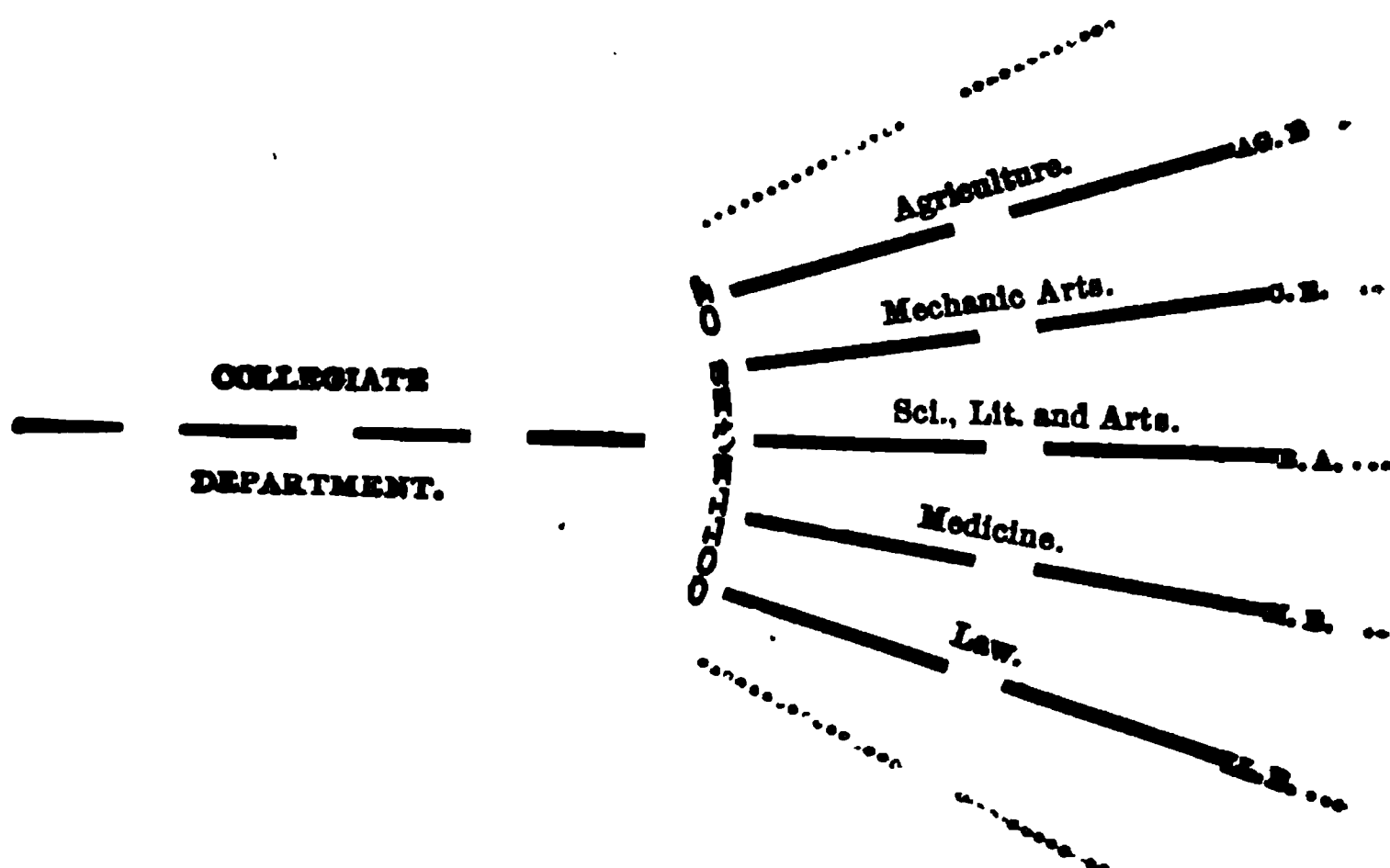
During the last two terms of the year the General Faculty, agreeably to a request of the Board of Regents, devoted a large amount of time and labor to a revision of the courses of study in the various departments. The action of the Faculty having, since the close of the year, been ratified by the Board, it is deemed advisable to lay the same before you at this time.

The objects had in view in the revision were: (1) To provide for the better organization of certain departments not represented at the time the old courses were drawn up; (2) to harmonize and liberalize the disciplinary courses; (3) to adapt all courses to the advanced growth and condition of

the institution. It is believed that the courses, as now re-adjusted, will remain essentially unchanged for a long time.

The general plan of the University remains the same as heretofore reported, the Colleges or Departments specified in the organic law retaining their respective relations.

The following diagram will illustrate these relations :



The schedules given below do not include the Colleges of Law and Medicine, which cannot yet, for want of means be organized. The departments provided for are—

1. The College of Science, Literature and the Arts ;
2. The College of Agriculture ;
3. The College of Mechanic Arts ;
4. The Department of Elementary Instruction.

The last named, otherwise designated as the COLLEGIATE DEPARTMENT, is introductory to the permanent colleges of the University. It differs from the traditional "Preparatory Department" in that it includes the work of the two lower years of the usual college course. This arrangement emphasizes and formulates the prevailing tendency of American colleges and universities to make the close of the Sophomore year a branching point for certain technical and professional courses and for the introduction of elective studies. The High Schools and other "fitting schools" of the State are thus invited to extend their work up to this branching point, and thereby to liberate the University to carry on her appropriate

work. When this shall have been generally done, the University will dispense with the department of elementary instruction as provided by law. One year's preparatory work has been dropped already, and another's has been ordered discontinued at the close of the year 1875-6.

As the Collegiate Department precedes the upper colleges in the order of time it is convenient to present its scheme of studies first, but the following general statements need to be premised :

1. The University year embraces 38 weeks exclusive of recesses, and is divided into three terms. The first term has fourteen weeks ; the second and third, twelve each.

2. As a general rule each student, in whatever department, has three recitations a day for five days in the week, exclusive of rhetorical, military and other exercises.

3. The schedules are arranged according to the wants of the regular students. Special students must select from the studies as thus laid down.

4. Students of any department or college may attend classes of another department under the direction of the faculties.

5. Students in different courses are united in recitations whenever possible.

6. Elective studies, to count on standing, must be chosen from corresponding years and terms.

7. Applicants for advanced rank in any department must pass examinations in the subjects already gone over by their respective classes and sections.

8. *No honorary degrees are conferred by this University.*

9. Any person passing the required examinations will receive the appropriate degree.

10. The schedules present merely leading titles and subjects. The usual collaterals must in all cases be implied.

11. The rhetorical, military and other exercises are not specified, being held according to appointment of the Faculties from time to time.

I.

THE COLLEGIATE DEPARTMENT.

Applicants for admission are examined in—

Reading, Writing and Spelling ;
English Grammar and Analysis ;
Arithmetic and Elementary Algebra ;
Geography and United States History.

Those who intend to pursue the Latin language are also examined in the Latin Grammar and Reader.

Three Courses of Study are offered :

I. The CLASSICAL Course, in which the ancient languages are prominent.

II. The SCIENTIFIC Course, distinguished by an unbroken series of elementary natural sciences.

III. The MODERN Course, in which the modern languages are conspicuous.

The Classical and Modern Courses offer as a general rule, two languages at once ; the Scientific Course, but one, which may be English, or, if preferred, an ancient or a modern language.

No degrees are conferred in this department ; students completing a course receive a certificate which entitles them to admission to any appropriate College of the University.

This department, as the common feeder of the higher departments, is controlled and managed by the General Faculty.

FOURTH CLASS,—(FIRST YEAR.)

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Greek Grammar, (<i>begun</i> .) 2. English Composit'n. 3. Cæsar,— <i>Gallie War</i> .	1. Physical Geography. 2. English Composition. 3. { History of England, or Cæsar,— <i>Gallie War</i> , or Greek Grammar.	1. History of England. 2. English Composition. 3. { Physical Geography, or Cæsar,— <i>Gallie War</i> , or Greek Grammar.
Second Term.	1. Greek Grammar, (<i>continued</i> .) 2. Algebra. 3. Cæsar,— <i>Continued</i> .	1. Natural Philosophy. 2. Algebra. 3. { English Language, or Cæsar (<i>continued</i>), or Greek Grammar.	1. English Language. 2. Algebra. 3. { Natural Philosophy, or Cæsar (<i>continued</i>), or Greek Grammar.
Third Term.	1. Xenophon,— <i>Anabasis</i> . 2. General History. 3. Cicero,— <i>Orations</i> .	1. Physiology. 2. General History. 3. { Elementary Astronomy, Cicero,— <i>Orations</i> , or Xenophon,— <i>Anabasis</i> . Free-Hand Drawing*	1. Physiology. 2. General History. 3. { Elementary Astronomy, Cicero,— <i>Orations</i> , or Xenophon,— <i>Anabasis</i> .

* Optional in other courses.

THIRD CLASS,—(SECOND YEAR.)

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Xenophon,— <i>Anabasis</i> . 2. Plane Geometry. 3. Cicero,— <i>Orations</i> .	1. Natural Philosophy. 2. Plane Geometry. 3. { English,— <i>Readings</i> . German,—(<i>begun</i>), or Cicero,— <i>Orations</i> , or Xenophon,— <i>Anabasis</i> .	1. German (<i>begun</i>). 2. Plane Geometry. 3. { Natural Philosophy, or Cicero,— <i>Orations</i> , or Xenophon,— <i>Anabasis</i> .
Second Term.	1. Herodotus,— <i>History</i> . 2. Geology,— <i>Elementary</i> . 3. Virgil,— <i>Æneid</i> .	1. Drawing (Geometrical)*— 2 hours. 2. Geology,— <i>Elementary</i> . 3. { Modern History, German,— <i>Grammar</i> , or Virgil,— <i>Æneid</i> , or Herodotus,— <i>History</i> .	1. German,— <i>Grammar</i> . 2. Geology,— <i>Elementary</i> . 3. { Modern History, or Virgil,— <i>Æneid</i> , or Herodotus,— <i>History</i> .
Third Term.	1. Botany,— <i>Elements</i> . 2. Higher Algebra. 3. Virgil,— <i>Æneid</i> .	1. Botany,— <i>Elements</i> . 2. Higher Algebra. 3. { Modern History, or Virgil,— <i>Æneid</i> , or German,— <i>Selections</i> .	1. German,— <i>Selections</i> . 2. Higher Algebra. 3. { Modern History, or Virgil,— <i>Æneid</i> , or Botany,— <i>Elements</i> .

* Required of whole class one hour as an exercise.]

SECOND CLASS,—(THIRD YEAR.)

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Homer,— <i>Iliad</i> . 2. { Solid Geometry and Plane and Spherical Trigonometry. 3. Molecular Physics.	1. Molecular Physics. 2. { Solid Geometry and Plane and Spherical Trigonometry. 3. { English,— <i>Trench</i> , German,— <i>Schüller</i> , or Homer,— <i>Iliad</i> .	1. German,— <i>Schüller</i> . 2. { Solid Geometry and Plane and Spherical Trigonometry. 3. { Molecular Physics, or Homer,— <i>Iliad</i> .
Second Term.	1. Homer,— <i>Iliad</i> . 2. General Chemistry. 3. Livy,— <i>History</i> .	1. Draughting (2 Hours). 2. General Chemistry. 3. { Zoology,— <i>Elements</i> , or German — <i>Goethe</i> , or Livy,— <i>History</i> , or Homer,— <i>Iliad</i> .	1. German,— <i>Goethe</i> . 2. General Chemistry. 3. { Zoology,— <i>Elements</i> , Livy,— <i>History</i> , or Homer— <i>Iliad</i> .
Third Term.	1. Grecian Antiquities. 2. Conic Sections and Surveying. 3. Livy,— <i>History</i> .	1. Applied Chemistry. 2. Conic Sections and Surveying. 3. { English,— <i>Readings</i> , or German,— <i>Selections</i> , or Livy,— <i>History</i> , or Grecian Antiquities.	1. German,— <i>Prose Selections</i> . 2. Conic Sections and Surveying. 3. { Applied Chemistry, or Livy,— <i>History</i> , or Grecian Antiquities.

FIRST CLASS,—(FOURTH YEAR.)

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Horace,— <i>Odes and Satires</i> . 2. Logic. 3. { French (<i>begun</i>) or German do. or Analytical Chemistry, or Military Engin'r'ng	1. Mechanical Physics. 2. Analytical Chemistry. 3. Logic. 4. { French (<i>begun</i>), or Horace,— <i>Odes, &c.</i> , or Military Engineering.	1. French (<i>begun</i>). 2. Logic. 3. { Analytical Chemistry, or Horace,— <i>Odes, &c.</i> , or Military Engineering.
Second Term.	1. Demosthenes,— <i>Philippics</i> . 2. Descriptive Astronomy. 3. Horace,— <i>Satires and Epistles</i> .	1. Descriptive Geometry. 2. Descriptive Astronomy. 3. { French (<i>continued</i>) or Horace,— <i>Epistles</i> , or Demosthenes, or Military Engineering.	1. French (<i>continued</i>). 2. Descriptive Astronomy. 3. { Horace,— <i>Epistles</i> , or Demosthenes, or Military Engineering.
Third Term.	1. One Tragedy. 2. Rhetoric. 3. { Zoology, or French— <i>Selections</i> , or German do.	1. Descriptive Geometry and Perspective. 2. Rhetoric. 3. { Zoology, or French,— <i>Selections</i> , or Greek,—A Tragedy.	1. French,— <i>Selections</i> . 2. Rhetoric. 3. { Zoology,—or Greek,—A Tragedy.

II.

THE COLLEGE OF SCIENCE, LITERATURE AND THE ARTS.

There are three undergraduate courses of study having the same names as those of the Collegiate Department, but offering an extended range of optional or elective studies. Each student takes at least three studies, two of which are required, the other, or others optional.

Students who complete the respective courses in a satisfactory manner are entitled to receive the following degrees :

For the classical course the degree of Bachelor of Arts ;

For the scientific course the degree of Bachelor of Sciences ;

For the modern course the degree of Bachelor of Literature.

Applicants for admission who bring a " Final Certificate " from the Collegiate Department, are admitted without further examination. Other applicants must pass examinations in all the studies of the course chosen.

This college is under the immediate control of its Special Faculty.

JUNIOR CLASS.

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Plato,— <i>Crito</i> , &c. 2. English Literature. 3. { Anal. Geometry and Calculus, or German, or French, or Analytical Chemistry, or Art of War.	1. Analytical Geometry and Calculus. 2. English Literature,— <i>Crit. Readings</i> . 3. { Plato,— <i>Crito</i> , &c., or German, or French, or Analytical Chemistry, or Art of War.	1. German,— <i>Schiller</i> . 2. English Literature,— <i>Crit. Readings</i> . 3. { Plato,— <i>Crito</i> , &c., or Anal. Geometry and Calculus, or French, or Analyt. Chemistry, or Art of War.
Second Term.	1. Tacitus,— <i>History</i> . 2. { Comp. Philology (2) Hist. of Civilization (3). 3. { Lithological Geology, or German (3) and English Lit. (2) or French, or Calculus (<i>continued</i>) or Military History.	1. Lithological Geology. 2. { Comp. Philology, (2) * Hist. of Civilization, (3) 3. { Tacitus,— <i>History</i> , or Germ. (3) & Eng. Lit. (2) or French, or Calculus (<i>continued</i>) or Military History.	1. { German (3),— <i>Schiller</i> . English Literature (3) 2. { Comp. Philology 2) Hist. of Civilization (3) 3. { Tacitus,— <i>History</i> , or Lithological Geology, or French, or Calculus, or Military History.
Third Term	1. { Greek, Lectures on Art. Latin,— <i>Juvenal</i> . 2. Psychology. 3. { Historical Geology, or German and Eng. Lit. or French, or General Theory of Equations, &c., or Analytical Chemistry, or Military Law.	1. Historical Geology. 2. Psychology. 3. { Greek & Latin, or German and Eng. Lit. or French, or General Theory of Equations, &c., or Analytical Chemistry, or Military Law.	1. { German (3),— <i>Goethe</i> . English Literature (2). 2. Psychology. 3. { Historical Geology, or Greek and Latin, or French, or Gen. Theory of Equations, &c., or Analyt. Chemistry, or Military Law.

* Indicates No. exercises per week when other than five.

SENIOR CLASS.

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. <i>Plantus,—Captives, &c.</i> 2. <i>Ontology and History of Philosophy.</i> 3. { <i>Practical Astronomy, or Elements of Criticism, or French, or Scandinavian Languages, or Analytical Chemistry.</i>	1. <i>Practical Astronomy.</i> 2. <i>Ontology and History of Philosophy.</i> 3. { <i>Plantus,—Captives, &c. or Elements of Criticism, or French, or Scandinavian Languages, or Analytical Chemistry.</i>	1. <i>Elements of Criticism.</i> 2. <i>Ontology and History of Philosophy.</i> 3. { <i>Plantus,—Captives, &c. or Practical Astronomy, or French, or Scandinavian Languages or Analytical Chemistry.</i>
Second Term.	1. { <i>Aristotle,—Ethics. Lectures on Greek Literature.</i> 2. <i>Ethics and Evidences.</i> 3. { <i>American Constitution German, or Italian.</i>	1. <i>American Constitution.</i> 2. <i>Ethics and Evidences.</i> 3. { <i>German, or Aristotle and Greek Literature, or Italian.</i>	1. <i>American Constitution.</i> 2. <i>Ethics and Evidences.</i> 3. { <i>German, or Aristotle and Greek Literature, or Italian.</i>
Third Term.	1. <i>Political Economy.</i> 2. { <i>International Law, (2) Fine Arts, (1) Sanitary Science, (1) Natural Theology, (2) Greek, (1) Latin, (1) Modern Languages. (2)</i>	1. <i>Political Economy.</i> 2. { <i>International Law, (2) Fine Arts, (1) Sanitary Science, (1) Natural Theology, (2) Greek, (1) Latin, (1) Modern Languages. (2)</i>	1. <i>Political Economy.</i> 2. { <i>International Law, (2) Fine Arts, (1) Sanitary Science, (1) Natural Theology, (2) Greek, (1) Latin, (1) Modern Languages (2).</i>

III.

THE COLLEGE OF THE MECHANIC ARTS.

There are three undergraduate courses of study leading to appropriate degrees, to wit:

- (1) A course of Civil Engineering leading to the degree of Bachelor of Civil Engineering;
- (2) A course in Mechanical Engineering leading to the degree of Bachelor of Mechanical Engineering;
- (3) A course in Architecture leading to the degrees of Bachelor of Architecture.

The studies are partly prescribed, and partly elective; the latter may be chosen from corresponding terms and years in other colleges.

Applicants who bring a "Final Certificate" for the Scientific Course of the Collegiate Department are admitted with-

out further examination. Other applicants must pass examination in all the studies of said course.

This College is under the immediate control of its Special Faculty.

JUNIOR CLASS.

	CIVIL ENGINEERING.	MECHANICAL ENGINEERING.	ARCHITECTURE.
First Term.	1. { Higher Surveying and Leveling, Topographical Draw'g. 2. Differential Calculus. 3. Elective.	1. { Machinery,—Use of Lathe, &c. Mechanical Drawing. 2. Differential Calculus. 3. Elective.	1. { History of Architecture. Architectural Drawing. 2. Differential Calculus. 3. Elective.
Second Term.	1. { Analytical Mechanics, Shades, Shadows and Perspective. 2. Integral Calculus. 3. Lithological Geology.	1. { Analytical Mechanics. Shades, Shadows and Perspective. 2. Integral Calculus. 3. Lithological Geology.	1. { Analytical Mechanics. Shades, Shadows and Perspective. 2. Integral Calculus. 3. Elective.
Third Term.	1. Geodesy, with field practice. 2. Gen. Theory of Equations and Mod. Geometry. 3. Elective.	1. Motors,—Hydraulic, Steam, &c. 2. Gen. Theory of Equations, and Modern Geometry. 3. Elective.	1. Constructions, with Drawing. 2. Ventilation and Heating. 3. Elective.

SENIOR CLASS.

	CIVIL ENGINEERING.	MECHANICAL ENGINEERING.	ARCHITECTURE.
First Term.	1. Field Engineering— <i>Railway Work, with Drawing.</i> 2. Applied Mechanics— <i>(Strength and Stress of Materials.)</i> 3. Practical Astronomy.	1. Machinery, with drawing. 2. Applied Mechanics— <i>(Strength and Stress of Materials.)</i> 3. Practical Astronomy.	1. Architectural Designing— <i>with Drawing.</i> 2. Applied Mechanics— <i>(Strength and Stress of Materials.)</i> 3. Elective.
Second Term.	1. Engineering Structures: <i>(Framing, Bridges, &c.)</i> 2. Stereotomy, with Drawing. 3. Elective.	1. Mechanical Constructions. 2. Stereotomy, with Drawing. 3. Elective.	1. Engineering Structures— <i>(Framing, Roofs, &c.)</i> 2. Stereotomy, with Drawing. 3. Elective.
Third Term.	1. Building Materials— <i>(Woods, Stones, Bricks, Mortars and Cements.)</i> 2. Analytical Mechanics. 3. Elective.	1. Building Materials— <i>(Woods, &c.)</i> 2. Analytical Mechanics. 3. Elective.	1. Building Materials— <i>(Woods, &c.)</i> 2. Specifications, Estimates, &c. 3. Elective.

IV.

THE COLLEGE OF AGRICULTURE.

There are two courses of study ; (1) The regular undergraduate course, of equal rank with the courses in the other Colleges, and leading to the degree of Bachelor of Agriculture ; (2) The Elementary Course, coinciding in the main with the Scientific Course of the Collegiate Department. Students who complete either of these courses are admitted to the advanced course without further examination.

Applicants for admission to the Elementary Course are examined in the following studies :

Reading, Writing and Spelling ;
English Grammar and Analysis ;
Arithmetic and Elementary Algebra ;
Geography and United States History ;

While the above courses of study are provided for those who desire a systematic education in Scientific Agriculture, the Board of Regents provide in their By-Laws for the admission of *any persons to any class* upon the sole condition that they appear to be competent to receive the instruction.

This College has a special building for its accommodation, containing a chemical laboratory and a plant house. There is an experimental farm of 120 acres.

This College is under the immediate control of its Special Faculty.

1. REGULAR COURSE.

	FIRST TERM.	SECOND TERM.	THIRD TERM.
JUNIOR CLASS.	1. Analytical Chemistry.	1 Comparative Anatomy and Physiology.	1. Stock Breeding and Veterinary Science.
	2. Farm Engineering and Architecture.	2. Agricultural Chemistry, (<i>Analysis of Soils, etc.</i>)	2. Systematic Botany.
	3. Electives.	3. Geology, (<i>Lithological.</i>)	3. Electives.
SENIOR CLASS.	1. Economics, (<i>Accounts, Wages, Markets, &c.</i>)	1. Jurisprudence, (<i>Land Titles, Highways, etc.</i>)	1. Landscape Gardening and Horticulture.
	2. Arboriculture.	2. Climatology and Meteorology.	2. Special Agriculture of Minnesota.
	3. Dairying, Poultry Culture, Fish Culture, and other specialties.	3. Electives.	3. Electives.

2. ELEMENTARY COURSE IN AGRICULTURE.

Class	FIRST TERM.	SECOND TERM.	THIRD TERM.
Fourth.	1. Physical Geography. 2. English Composition. 3. History of England.	1. Natural Philosophy. 2. Algebra. 3. English Language.	1. Physiology. 2. General History. 3. Element'y Astronomy.
Third.	1. Natural Philosophy. 2. Plane Geometry. 3. { English,— <i>Readings</i> , or German, (<i>begun</i>).	1. Elements of Geology. 2. Mechanical Drawing, (2 Hours). 3. { Modern History, or German (continued).	1. Botany 2. Higher Algebra. 3. { Modern History, or German,— <i>Selections</i> .
Second.	1. Molecular Physics. 2. Solid Geometry and Trigonometry. 3. { English,— <i>Trench</i> , or German,— <i>Schiller</i> ,	1. General Chemistry. 2. Elements of Zoology. 3. { Drawing, German,— <i>Goethe</i> .	1. Applied Chemistry. 2. Farm Surveying and Drainage. 3. { English,— <i>Readings</i> , German,— <i>Selections</i> .
First.	1. Mechanical Physics. 2. Analytical Chemistry. 3. Logic. 4. { Military Engin'ring, or French (<i>begun</i>).	1. Stock Breeding and Vet- erinary Science. 2. Meteorology and Clima- tology. 3. { Military Engin'ring, or French (<i>continued</i>).	1. Entomology. 2. Rhetoric. 3. { Zoology, or French,— <i>Selections</i> .

Students so preferring, are at liberty to pursue either of the ancient languages as laid down for the Classical Course in the Collegiate Department.

THE LIBRARY.

The accessions have been mainly by donations. Senator Ramsey has furnished the documents issued by Congress and the Departments of the General Government. The Commissioners of Education and Agriculture have sent many circulars and occasional documents of value. The index of subjects is ready for publication to date. The collection of Ex-President Tappan, of Michigan University, for which negotiations have been long pending, has at length been secured. The Library, thus increased, will number about 10,000 volumes.

PHILOSOPHICAL APPARATUS.

In anticipation of the completion of the new buildings, considerable purchases of Chemical and Physical Apparatus have been made, and a large order for importation dis-

[Foot Note.—The books numbering 2616, besides pamphlets, have been received in excellent condition.]

patched. So far as the Chemical Apparatus is concerned, the money had better have remained in the treasury, since through the delinquency of the contractor in completing the new Laboratory (the old one having been torn out), it is entirely useless. The Physical Apparatus can be put to some use, as a room in the old building can be spared for it.

THE COLLECTIONS.

For reasons given in the last paragraph, the Geological and Natural History collections, now of considerable magnitude, must remain stored in the basement of the old building.

THE CATALOGUE.

On account of the time consumed in revising the courses of study, it has been impossible to issue the regular University Calendar. Soon after Commencement an advertisement was issued to give the essential information regarding the time of opening the new year, the requisites for admission, &c.

THE BUILDINGS.

In the last yearly report notice was given of the completion of plans for the new Agricultural College, and the addition to the main building. On the 20th day of August, 1873, a contract was made with Mr. Michael O'Brien, of St. Paul, the lowest responsible bidder for the erection of these buildings, for the sum of \$49,000, in which contract he was bound to fully complete the buildings by the 1st day of August, 1874. At the expiration of that time neither of them was finished, and at the present writing, Dec. 5th, 1874, they are still incomplete, and, if we may judge from the past, there is little hope of their being of any use during the year now passing. Without discussing reasons for this unfortunate state of things, I must call attention to the great embarrassment it has occasioned, in order that no blame may fall, where none should fall, on the Faculty or Regents, for failure to extend and develop the work of the institution. All that can be done, until the new buildings are completed, is to carry on the routine instruction. The Library, the Museum, the Chemical laboratory, the Plant-house, the whole *special* work of the Agricultural College must stand still.

THE GROUNDS.

Plans for the improvement and decoration of the campus have been prepared by Messrs. Cleveland & French, landscape architects, of Chicago, but it has not been deemed advisable to carry them out until the question of obtaining the much needed additions is settled.

THE EXPERIMENTAL FARM.

Under a change of management a considerable number of valuable experiments have been carried on, the results of which will appear in the annual report of the Board of Regents. A system of general farming was carried on with fair results. Since the close of the year, Mr. C. Y. Lacy, of Avon, N. Y., has been employed to take charge of the Department of Agriculture in place of Asst. Professor D. P. Strange, whose connection closed with the year.

GEOLOGICAL SURVEY.

Although Professor Winchell, by authority of the Board of Regents, spent a considerable portion of the summer in accompanying the expedition of General Custer to the Black Hills, he was still able to complete careful surveys of two counties, the results of which will be found in his forthcoming annual report. For a reason already stated the chemical investigations have been delayed. Other branches of the enterprise necessarily await the accumulation of funds.

THE FACULTY.

During the year (1873-4) the following persons were employed:

WILLIAM W. FOLWELL, M. A., PRESIDENT.

GABRIEL CAMPBELL, M. A., VICE-PRESIDENT.

Professor of Mental and Moral Philosophy.

VERSAL J. WALKER, M. A.,

Professor of the Latin Language and Literature.

JABEZ BROOKS, M. A.,
Professor of the Greek Language and Literature.

ARIS B. DONALDSON, M. A.,
Professor of Rhetoric and English Literature.

EDWIN J. THOMPSON, M. A.,
Professor of Mathematics and Astronomy.

ELI L. HUGGINS, U. S. A.,
Professor of Military Science.

NEWTON H. WINCHELL, M. A.,
Professor of Geology and Mineralogy.

HELEN SUTHERLAND, M. A.,
Preceptress and Assistant Professor of Latin.

MITCHELL D. RHAME, B. A.,
Assistant Professor in Charge of Civil Engineering, &c.

DALSTON P. STRANGE, B. S.,
Assistant Professor in Charge of Agriculture.

WESLEY C. SAWYER, M. A.,
Assistant Professor in Charge of German.

- Also the following instructors for one term or less :

WILLIAM P. MELCHER, }
 JOHN G. MOORE, } *in German.*

The following Students were employed to assist the Professors of Mathematics, Latin, English and Greek: J. C. Hutchinson, G. G. Campbell, H. J. Smith, and J. F. Strange.

Mr. W. T. Scott succeeded Mr. W. E. Field in charge of the Experimental Farm, at the opening of the past season.

To the above must be added the name of—
 Charles N. Hewitt, M.D., Secretary of the State Board of
 Health, ex-officio Non-Resident Professor of Public
 Health.

The following officers not having been re-elected at the
 annual election held in April, 1874, closed their connection
 with the institution at the end of the year :

Professor Aris B. Donaldson, M.A.

Assistant Professor D. P. Strange, B. S.

STUDENTS.

The following tables show the enrollment and classifica-
 tion of students for the year (1873-4) :

COLLEGE OF SCIENCE, LITERATURE, AND THE ARTS.

Class.	Course.	Gentlemen.	Ladies.	Total.
Senior.....	{ Classical	1	0	1
	{ Scientific.....	1	0	1
Junior.....	{ Classical	5	0	5
	{ Scientific	8	0	3
	{ Literary	2	1	3
		12	1	13

COLLEGE OF THE MECHANIC ARTS.

Class.	Course.	Gentlemen.	Ladies.	Total.
Senior.....	Civil Engineering.....	2	0	2
Junior.....	Civil Engineering.....	2	0	2
		4	0	4

PUBLIC INSTRUCTION.

COLLEGIATE DEPARTMENT.

Class.	Course.	Gentlemen.	Ladies.	Total.
First	{ Classical.....	5	0	5
	{ Scientific.....	11	0	11
	{ Literary.....	3	2	5
		19	2	21
Second	{ Classical.....	18	0	18
	{ Scientific.....	10	1	11
	{ Literary.....	1	7	8
		29	8	37
Third	{ Classical.....	13	0	13
	{ Scientific.....	23	5	28
	{ Literary.....	6	3	9
		42	8	50
Fourth	{ Classical.....	12	1	13
	{ Scientific.....	72	26	98
	{ Literary.....	7	15	22
		91	42	133
Unclassified.....	.....	12	17	29
		193	77	270

Summary.

Department.	Class.	Gentlemen.	Ladies.	Total.
College of Science, Literature and Arts	{ Senior.	2	0	2
	{ Junior.	11	0	11
College of Mechanic Arts.....	{ Senior.	2	0	2
	{ Junior.	2	0	2
Collegiate Department.....	{ First.	19	2	21
	{ Second.	23	9	37—75
	{ Third.	42	8	50
	{ Fourth.	91	42	133
	{ Special.	12	17	29
Total Enrollment.....	.....	200	78	278

COLLEGE OF LAW.

(Not organized.)

COLLEGE OF MEDICINE.

(Not organized.)

The number of enrolled Students not attending was, owing to the financial panic of last year, considerably larger than usual.

Two hundred and sixty-one were registered as residents of Minnesota; twenty-four of other states and provinces; two, unknown.

The following states and provinces were represented: Dakota, Illinois, Indiana, Iowa, Maine, Michigan, Montana, New York, Nova Scotia, Ontario, Wisconsin.

The State attendance was distributed by counties, as follows: Anoka, 1; Blue Earth, 7; Brown, 1; Dakota, 10; Dodge, 1; Douglas, 1; Fillmore, 21; Freeborn, 4; Goodhue, 4; Hennepin East, 66; Hennepin West, 63; Houston, 1; Kandiyohi, 1; Le Sueur, 4; Meeker, 4; Mille Lacs, 4; Mower, 3; Nicollet, 1; Olmsted, 3; Ramsey, 7; St. Louis, 2; Scott, 1; Stearns, 5; Steele, 4; Wabasha, 8; Waseca, 1; Washington, 10; Winona, 4; Wright, 8.

Of the 133 registered as from Hennepin East and West, 29 reside in the country, and 20 were temporary residents of the city.

Four Students died during the year, two were honorably dismissed, and forty-four were dropped from the rolls for non-attendance. Sixty-four Students are believed to have earned their whole support, and forty-six others some part of it.

Over one hundred have taught common schools.

The cost of living has declined somewhat. Students boarding in clubs expend for essentials about \$200.

ADMISSION.

The number of applicants was 90; of whom 85 were examined, 25 failed, 60 passed, and 18 were admitted with conditions. The per cents. of merits for the *Elementary branches* were as follows: Reading, 76; Writing, 79; Spelling, 65; Arithmetic, 77; Elementary Algebra, 65; English Grammar, 60; Geography, 78; United States History, 66; general average, 71-7.

In consequence of the dropping of the Latin School at the close of the previous year, the proportion of applications for admission after the first term was considerably diminished.

The list of requisites for admission to the lowest class has already been given (p. 74). If the Board of Regents adhere to their resolution to discontinue the Fourth Class of

the Collegiate Department at the close of the current year (1874-5,) this list will be much extended. The following studies now embraced in this class will be added to the requisites for admission: in

Mathematics—Algebra;

Natural Sciences—Physical Geography, Natural Philosophy, Physiology, Elements of Astronomy;

English Language—English Composition, General History, History of England;

Latin—Cæsar and Cicero;

Greek—Grammar and Reader; and

Free-hand Drawing.

It is proper to add there is a doubt existing among the Faculty as to the wisdom of dropping these studies at the time mentioned.* It is feared that the schools of the country districts from which our students chiefly come cannot provide for the requisite instruction which will be thus thrown upon them. In the last annual report I took occasion to discuss at some length the relations of the University to the High Schools. Having nothing new to add I would respectfully refer you to that report. It should however be mentioned that the revision of our courses of study will occasion the Superintendents and Principals of High and Graded schools no embarrassment. They are requested to note that the requisites for admission to the Fourth class remain unchanged, and that but few alterations have been made in the schemes for the lower classes. Boards and Principals disposed to arrange their courses of study with reference to the University may be guided by this general principle, viz.: High School courses should embrace the studies of the Collegiate Department of the University beginning with those of the lowest (Fourth) class and extending upward as far as may from time to time be possible. *The University will begin wherever they leave off*, but it is earnestly to be desired that the High Schools should push their work so as to cover the whole scope of the Collegiate Department. It will take time and effort to do this, but it can be done, if any where, in Minnesota. When this consummation shall have been reached our State will present a *system* of schools complete and harmonious. It is still my conviction that legislation will be needed in order to combine the existing elements into a State system.

All of which is respectfully submitted.

* By a resolution of the Board, passed December 29th, 1874, the discontinuance of the Fourth class has been postponed to the close of the year 1875-6.

REPORT OF

STATE NORMAL SCHOOL BOARD.

OFFICERS OF THE MINNESOTA STATE NORMAL SCHOOLS.

STATE NORMAL BOARD—1874.

GEN. H. H. SIBLEY, President, Saint Paul. Term expires 1875.

HON. HORACE B. WILSON, State Supt. Public Instruction, ex-officio, a member and Secretary, Saint Paul.

REV. D. L. KIEHLE, Preston. Term of office expires 1875.

REV. G. W. T. WRIGHT, D. D., Mankato. Term of office expires 1877.

HON. THOMAS SIMPSON, Winona. Term of office expires 1877.

SUPT. SANFORD NILES, Rochester. Term of office expires 1875.

J. G. SMITH, Esq., St. Cloud. Term of office expires 1877.

REPORT OF
STATE NORMAL SCHOOL BOARD
OF THE STATE OF MINNESOTA,
FOR THE YEAR ENDING DECEMBER 1ST, 1874.

NORMAL SCHOOL BOARD,
ST. PAUL, Minn., Dec. 7th, 1874. }

*His Excellency, C. K. Davis,
Governor of Minnesota:*

SIR: I have the honor to submit this, the annual report of the State Normal Board for the year ending Dec. 1, 1874, as required by law.

The reports of the Principals of the three Normal Schools, show the following enrollment and attendance at each respectively, to-wit:

I. WINONA.

Normal department, 48 males, 207 females,	-	255
Model classes, 129 males, 134 females,	-	263
		<hr/>
Total enrollment for the year,	-	518
		<hr/>
Average attendance, -	-	280

Normal department, males 31, females 117,	-	148
Model classes, including children of the Soldiers' Orphans' Home, males 92, females 93,		185
		<hr/>
Making the average during the year,	-	333

II. MANKATO.

Normal department, males 50, females 121,	-	171
Model classes, males 27, females 19,	-	46
		<hr/>
Total enrollment for the year,	-	217
Average attendance,	-	79

III. ST. CLOUD.

Normal department, males, 28, females, 94,		122
Model classes, males, 23, females, 25,	-	48
		<hr/>
Total enrollment during year,	-	170

Average attendance—

Normal department, males, 16, females, 52,	-	68
Model classes, males, 15, females 15,	-	30
		<hr/>
Average attendance during year,	-	98

There have been graduated from the several schools in 1873 :

Winona,	-	-	-	-	-	29
Mankato,	-	-	-	-	-	9
St. Cloud,	-	-	-	-	-	15
						<hr/>
Total,	-	-	-	-	-	53

To which may be added at the close of the present term, Dec. 23d, 1874, 24 from Winona, and a considerable number will be prepared for graduation in each of the schools in May next.

The school at Mankato has been, to some extent, numerically affected, by the destitution prevailing in the southwestern counties of the State, caused by the visitations of grasshoppers for two successive seasons. The crops of the farmers having been, more or less, totally destroyed by these

pests, many of the parents have been too much impoverished to send their children to school.

The financial condition of the three institutions will appear in the reports of the principals appended hereto. There will be needed, appropriations by the Legislature at its approaching session, to meet current expenses, in addition to the \$5,000, permanently appropriated to each, as follows, to-wit :

For Normal School at Winona,	-	-	\$7,000
For Normal School at Mankato,	-	-	5,000
For Normal School at St. Cloud,	-	-	4,000

And the Board respectfully urges that they be made accordingly. A critical examination of the disbursements by the Board, at its session just closed, has not disclosed any want of economy on the part of the resident directors, who, as acting treasurers, have the management of the funds, on the contrary, a determination has been evinced by these gentlemen, to reduce the expenditures to the lowest limit, consistent with the efficiency of the schools, and the comfort of the students and pupils. Under a misapprehension of the intent of the Legislature, in making provision for the purchase of furniture for the new school building at St. Cloud, a piano forte was included in the list. The Board unanimously decided, that musical instruments were not admissible, at the expense of the State, and the resident director has been instructed to dispose of the piano to the best advantage, and account to the Treasury for the proceeds.

The buildings at Winona and St. Cloud are in excellent condition, and need little, if any, outlay for repairs. The same cannot, unfortunately, be stated of that at Mankato. The walls are cracked, the roof leaky, and the foundations of the structure endangered for the lack of proper drainage. It is believed that the appropriation asked for, of \$5,000, in addition to the \$5,000 of permanent fund, will afford a sum, over and above current expenses, sufficient to remedy the defects, at least for the present. There is no doubt that a wise economy would suggest the adoption of speedy measures, to ensure costly public edifices, like the Normal building at Mankato, against decay and dilapidation. In this connection the Board would respectfully call the attention of the legislature to the fact, that the furnaces in the same school are sadly out of repair, and were originally of

inadequate size. Dr. Wright, resident director, reports that he has been compelled to use a sum amounting to nearly \$300, from the fund for current expenses, wherewith to temporarily repair these furnaces, and must necessarily expend more in the same direction, and he makes application that between \$1,100 and \$1,200 be specially appropriated, to make good such portion of the sum provided for current expenses as has been disbursed for this and other indispensable objects, by himself and his predecessor in office.

There is a claim against the Winona school amounting to \$8,430.21, for heating apparatus, and other items, dating back to 1871, which should be disposed of by the legislature, and if correct paid without further delay. A bill for that purpose passed the State Senate at the last session, but did not meet the sanction of the House of Representatives.

The Board earnestly and respectfully appeals to the legislature for a small appropriation to enclose the grounds on which the Winona school stands. There is now no fence of any kind to prevent domestic animals from congregating around the doors of the edifice, and the surroundings are consequently filthy and unsightly, and mortifying to the pride of every citizen of the State, who has occasion to visit the school.

It is not the intention of the Board, nor is it necessary, to proffer any arguments in favor of the system of Normal Schools. The policy has been maturely considered and adopted by the legislature, in years that are past, and it is too late now, after the expenditure of large sums for the construction of proper buildings, and to set in motion the whole machinery of education in these schools, to hesitate in furnishing the means to make them useful as well as creditable to the State. These institutions have gained for themselves a name and reputation for high moral and mental training, which should be a source of pride to all our citizens. Their graduates are sought for with eagerness, not only in our own State, but outside of it, to fill important positions in the high schools and others of a similar kind, devoted to advanced grades of study. Nevertheless, Normal Schools, like the University, and other kindred institutions dedicated to classical and scientific education, are necessarily expensive, and they can only be maintained at the highest point of usefulness and efficiency by such liberal support on the part of the State, as will enable those entrusted with their management to keep pace with the improvements and discoveries of the times. To accomplish this, apparatus for

purposes of illustration and experiment, must be provided, as all of the Normal Schools are lamentably deficient in these appliances.

The reports to the Board of its visiting committees, resident directors and the principals of the schools, are herewith respectfully submitted. The Board would be derelict to its duty, was it to fail in the expression of the high estimation placed by it, upon the character and labors of the principals and assistants in each of the Normal Schools, during the past year. The State is greatly indebted to them for the industry, efficiency and harmony, which have characterized their important work. The Board cordially commends these able and conscientious teachers, to the kind consideration of the State authorities.

I have the honor to be,

Very respectfully,

Your obedient servant,

HENRY H. SIBLEY,

President State Normal Board.

STATE NORMAL SCHOOL AT WINONA.

BOARD OF INSTRUCTION, 1874-5.

WM. F. PHELPS, M. A.,
Principal, and Instructor in Didactics.

BELLE S. THOMPSON,
Instructor in English Language, Metaphysics and Methods of Teaching.

EUGENIA A. WHEELER,
Instructor in Geography, History and Methods of Teaching.

CHARLES A. MOREY,
Instructor in Physics, Chemistry and Physiology and Teacher of Elocution and Reading.

CLARENCE M. BOUTELLE,
Instructor in Theoretical and Applied Mathematics.

JOHN D. LORD,
Instructor in Penmanship, Drawing and the Arts of Design.

MARY. A. W. COOLEY,
• Instructor in Vocal Music.

SARAH L. WHEELER,
Teacher of the Fourth Model Class and Critic in Methods.

FRANC V. SHARPE,
Teacher of the Third Model Class and Critic in Methods.

DELIA A. BROWNING,
Teacher of the Second Model Class and Critic in Methods.

MYRA KIMBALL,
Teacher of the Primary Model Class and Critic in Methods.

REPORT OF THE PRINCIPAL

OF THE

STATE NORMAL SCHOOL AT WINONA.

To the Board of Directors of the Minnesota State Normal Schools:

GENTLEMEN:—The undersigned begs leave respectfully to submit the Eleventh Annual Report of the State Normal School at Winona, embracing the period from December first, 1873, to December first, 1874.

It is highly satisfactory to note that the past year as a whole, has been one of unexampled prosperity.

Although the total enrollment has not been quite as great as during the previous year, yet the average attendance has been greater, indicating a more stable condition of the school than in any former period. The number leaving before the close of the spring term to engage in teaching was less, while the *enrollments after the commencement of the two sessions* have been considerably diminished, greatly to the advantage of all concerned. These facts indicate a growing conviction of the necessity of prompt attendance among those who seek the advantages of the school, and encourage the hope that the great evil of tardy enrollments will soon disappear altogether.

ATTENDANCE.

The total number enrolled in the Normal department for the year is :

Males,	-	-	-	-	-	-	-	48
Females,	-	-	-	-	-	-	-	207
								<hr/>
Total,	-	-	-	-	-	-	-	255

The whole number enrolled in the Model classes is :

Males,	-	-	-	-	-	-	-	129
Females,	-	-	-	-	-	-	-	132
								<hr/>
Total,	-	-	-	-	-	-	-	261
								<hr/>
Giving a total in all departments of	-							516

The average number belonging in the Normal department within the past school year is :

Males,	-	-	-	-	-	-	-	31
Females,	-	-	-	-	-	-	-	117
								<hr/>
Total,	-	-	-	-	-	-	-	148

The average number belonging in the Model classes including the children of the Soldiers' Orphans' Home for the same period is :

Males,	-	-	-	-	-	-	-	78
Females,	-	-	-	-	-	-	-	69
								<hr/>
Total,	-	-	-	-	-	-	-	142

Giving a total average number belonging, of - 290
And the average daily attendance has been nearly 270

GRADUATING CLASSES.

During the past year two classes have been graduated, composed as follows :

Males,	-	-	-	-	-	-	-	6
Females,	-	-	-	-	-	-	-	23
								<hr/>
Total,	-	-	-	-	-	-	-	29



SUPERINTENDENT'S REPORT.

99

Another excellent class will be sent out to teach at the close of the present term, Dec. 23d, composed of:

Males,	-	-	-	-	-	-	-	4
Females,	-	-	-	-	-	-	-	16
								<hr/>
Total,	-	-	-	-	-	-	-	20
								<hr/>
Making a total number graduated from Dec. 23d,								
1873, to Dec. 23d, 1874, of	-	-	-	-	-	-	-	49
Add number previously graduated,	-	-	-	-	-	-	-	160
								<hr/>
Making the total number graduated,	-	-	-	-	-	-	-	209

SUCCESS OF THE GRADUATES.

The marked success of the graduates as teachers, affords the most convincing proof of the thoroughness of their training, and demonstrates the wisdom of the legislation which brought these Normal Schools into existence. There is scarcely a city or considerable town in the State where their services are not in demand, while a constantly increasing number of the rural districts are enjoying the benefit of their useful labors. Wherever they go, a higher standard of education is at once established and a new centre of influence is created. Many of the young men have risen to the position of principal of graded schools, and as such are exerting a wide and commanding influence over a large extent of country, far beyond the immediate locality of their labors. In this capacity they are imparting superior instruction to thousands of children and youth, and by their example are inspiring the people with new life and energy in the cause of popular education. As principals of schools, as conductors and instructors of Institutes, hundreds of other teachers have received from them a new impulse and have been stimulated to a higher conception of the ends and aims of their important labors.

During the past year the public schools at Carver, Sauk Center, Alexandria, Willmar and Moorhead have been in charge of graduates from this institution, and under their judicious and energetic management, the schools of these places rank among the first in the State for regularity of attendance, efficiency of discipline, thoroughness of instruction and the zealous and hearty support of the people. In some instances male principals of large schools have been superceded by

the female graduates of the Normal Schools who are giving the highest satisfaction to the people.

As an illustration of the influence which a single well trained teacher may exert, will the Board indulge the undersigned in the statement of one or two particular examples?

In May, 1873, a young man who had succeeded after a long and severe pecuniary struggle in completing the course here, was soon after engaged to assist in several of the Teachers' Institutes in the State. To this important work he devoted several weeks, during which period he imparted instruction and inspiration to several hundred teachers who were afterward employed in the public schools. At the close of this engagement he assumed charge of an important school in a thriving town on the northern frontier, where education was far from being in a forward or prosperous condition. He at once began to bring order out of chaos, and discipline out disobedience and confusion. The school was carefully graded, competent trained assistants were placed in charge of the lower departments, tardiness and absenteeism were speedily checked and eventually nearly extinguished; a thorough and philosophical method of teaching supplanted a dull and mechanical routine; neatness and good taste gently usurped the place of dirt and disorder, and those school rooms were transformed into a pleasant daily resort for more than one hundred happy children and youth. Fifteen persons previously employed as teachers in the county joined the school and enjoyed its benefits through the winter. Near the close of the spring term this young man, in connection with the county superintendent, organized and conducted the third Teachers' Institute ever held in the county, and at which almost every teacher in the county was present. The institute was one of the best planned and most ably conducted yet held in the State. Its programme and course of instruction formed a model well worthy of imitation elsewhere. It deserves, as it will receive, a permanent place in the educational literature of the country.

Now this case is not cited as anything extraordinary. It is but a fair illustration of what is being done by and through your Normal Schools. It is precisely what they will continue to do in a constantly increasing ratio with their generous and hearty support. It should never be forgotten that it is the business of these graduates to teach, according to the best known standards. It is their mission to inform and elevate the people, to qualify the men and women of

to-morrow for a better discharge of duty, if possible, than those of to-day.

Many similar cases might be cited did space permit. But it is pertinent to ask here: "Who can estimate in dollars and cents, the value of such an even increasing wave of influence as that which has been set in motion by this young man."? He has since conducted other institutes, met scores more of his professional brethren, and infused into many of them the spirit of a nobler professional life. He has again returned to his school which has greatly increased in members under his administration, and is drawing in pupils from all directions throughout the surrounding country.

OTHER EXAMPLES.

As a further indication of the character of the work already accomplished by this the older of our Normal Schools, it may be stated that with one or two exceptions all the teachers employed here are from its own graduating classes. They are thus moulding the characters of multitudes who are in turn to become the instructors of the people. One of its graduates is employed in the State Normal School of California, another in the Government Normal School of the Argentine Confederation, South America. The latter, a young lady from the class of 1868 receives a salary of \$1,200, per annum in gold, besides her expenses to that country and return. Six or eight graduates of the earlier classes are in California all in important positions. So highly are their services valued that they are at once employed at the most liberal rates of compensation. It is a fact of some significance that every graduate of this school who has gone to California has exchanged its diploma for a perpetual State Certificate, without examination, while at home it has no legal validity whatever. The result is that a considerable number on completing the prescribed term of teaching in this State, leave it for the superior inducements offered there.

CORPS OF INSTRUCTORS.

Several changes have occurred in the teaching force of the school during the year. Mrs. A. E. Sanderson resigned her position in May last, desiring for the present to discontinue the business of teaching. A most able and faithful instructor, she has retired from the work with the best wishes

of her associates. Messrs. C. C. Curtis and C. Usinger have also left the service of the institution for pecuniary reasons, the Board being unable to provide for their compensation.

The vacancies thus created made a re-organization of the corps of instructors indispensable. The names and duties of the several members of the Faculty will be found in another portion of this report.

The place of Mrs. Sanderson has been ably and acceptably filled by Miss Bell S. Thompson who for more than seven years has been identified with the institution. Her department of labor has been the English Language, Metaphysics and the art of teaching. Her place was supplied by Mr. Clarence M. Boutelle as instructor in Mathematics. Miss. E. A. Wheeler has had charge of Geography in all the departments as physical, mathematical and civil, and United States History. To Mr. Charles A. Morey was assigned the department of Reading, Physics, Physiology, and Hygiene. The subjects of Penmanship and Drawing have been in charge of Mr. John D. Lord. It is proper to add that the duties of each and all of these teachers have been performed with signal ability and entire acceptance. Messrs. Morey, Boutelle, and Lord graduated in the Tenth Class in 1872, and soon after entered the Massachusetts Institute of Technology in Boston, for special preparation in their respective departments. Mr. Morey devoted himself particularly to the study of Physics and Chemistry with such other incidental branches as his time would permit. He gave a large share of attention to practice in the physical and chemical laboratories of that celebrated institution and performed with his own hands not less than twelve hundred experiments in physics and chemistry besides acquiring a knowledge of chemical analysis and photography. Mr. Boutelle devoted himself with equal assiduity to mathematics, particularly to its practical application in mensuration, engineering, draughting, etc., becoming expert in the use of instruments for field work in its various departments. Mr. Lord after spending a year in the Institute pursuing his favorite studies in drawing, entered the State Normal Art School under Mr. Walter Smith, and graduated in the first class with much distinction.

The influence which these gentlemen have already exerted upon the school, is most decided and salutary. The excellence of their training is made apparent in the work of the class-room, and it enables the school to illustrate the best

methods of teaching in connection with the higher studies, as well as those of a more elementary character. Nor do the advantages end here; for their teaching is of that practical character which, while it disciplines and inspires, also leads to *the application of the knowledge acquired* to the uses of daily life.

PHYSICAL DEMONSTRATIONS—THE USE OF APPARATUS.

No means have yet been provided for the apparatus required to illustrate the several branches of study of the course. Neither geography nor astronomy, physics or chemistry, geology or physiology, can be properly understood without constant reference to the *objects of which they treat*. The laws of physics and chemistry are involved in the most simple and common-place operations of daily life. Physiology and hygiene may be said to be a part of life itself, and hence a knowledge of them is indispensable to the welfare alike of prince and peasant, high and low, rich and poor. This truth, however, applies with tenfold force to the *teachers* of these classes. If the teachers be ignorant, how is it possible for the people to be well informed? The Normal Schools should therefore be abundantly supplied with *whatever can increase the power of the teacher*, and thereby promote the intelligence, welfare and happiness of the people. There is scarcely a high school in the State that is not better provided with the material aids to instruction than our Normal Schools. These seminaries, instead of being followers afar off, should be leaders in the march of educational progress, and hence it should be the pride and boast of our people that they be supplied with all the most improved weapons needed in the war of extermination against ignorance. An insignificant sum devoted yearly to this object, would soon place these institutions beyond embarrassment in this direction, and enable them to yield a return of a hundred fold to the people in the skillful and accomplished instructors which they would annually send forth to the common schools.

Feeling deeply the necessity of suitable facilities for objective and physical demonstration, the undersigned was induced to recommend an experiment calculated in a measure to relieve the wants of the school at Winona in this important particular. The suggestion having been warmly seconded by the local director, a liberal supply of joiner's tools and material was procured, a room was fitted up and

devoted to the work of preparing apparatus for the use of the classes in physics. The instructor of this class fortunately, is an expert in the use of tools, and this fact has contributed to make the experiment a complete success. The result is, that with an expenditure not exceeding eighty dollars for tools and materials, Mr. Morey has already produced apparatus which, at the regular list prices, of the manufacturers, would have cost the institution a sum largely in excess of all the expenses incurred, while but a small part of the material has been used. With that which still remains, there is no doubt that within the remaining portion of the year, the school will be in possession of valuable and desirable apparatus which could not be purchased of the dealers for a sum less than two hundred and fifty dollars. The supply of tools being abundant, the only expenditures in the future will be for the material. It is calculated that the sum saved has already been more than sufficient to pay for the tools and material, and that hereafter the cost of such apparatus as can be constructed in this manner, will be merely nominal.

The list of articles made to the present time, with the prices of the manufacturers, is hereto annexed. It is all of the most finished description, and will compare favorably in workmanship and appearance with the best produced anywhere :

1 Model, compound lever,	-	-	-	-	\$ 5 10
1 Simple lever, first class,	-	-	-	-	1 50
1 Model of wedge,	-	-	-	-	2 00
1 Center of gravity apparatus,	-	-	-	-	5 00
1 Swiftest descent apparatus,	-	-	-	-	25 00
1 Centrifugal railway,	-	-	-	-	10 00
1 Third law of motion apparatus,	-	-	-	-	5 00
1 Action and reaction apparatus,	-	-	-	-	5 00
1 Model inclined plane,	-	-	-	-	5 00
1 Sonometer, for demonstrating the laws of sound,					25 00
1 Cladni's plate,	-	-	-	-	5 00
1 Apparatus for demonstration of the longitudinal vibration of rods,	-	-	-	-	15 00
1 Polar:scope,	-	-	-	-	10 00
					<hr/>
					\$118 50

THE MODEL SCHOOL.

This department has been very successful during the past

year. Owing to the necessity of reducing the teaching force, the number of departments has been limited to four since the close of the spring term. This is to be regretted, since it seriously affects the gradation of the remaining departments, and so far impairs the efficiency of the school. The fifth grade afforded a valuable opportunity to the students for observation and practice in some of the higher studies, besides giving them a better illustration of the manner of grading pupils in the larger class of schools. It is to be hoped that the time is not distant when this room may be re-opened.

The attendance in the model school has been much more steady than heretofore, and the rooms have at times been overcrowded. The teachers, Misses Wheeler, Kimball, Sharpe and Browning have labored with their accustomed zeal and efficiency. The members of the graduating classes have been required to observe and practice in the different rooms daily, throughout the year, subject to the supervision and criticisms of the permanent teachers. The criticisms have been passed upon the work of the pupil teachers after the close of the daily sessions. The value of this observation, practice and criticism to those who are so soon to become teachers is beyond estimate. The department would more than justify its entire cost, even if sustained as it should be at the public expense. The reasons for these conclusions, although very strong, cannot now, for want of space be stated. All the inmates of the Soldiers' Orphans' Home continue to receive instruction here, with the exception of eight who have been advanced to the Normal department to be prepared for teaching in the spring.

THE DISCIPLINE OF THE INSTITUTION.

The discipline of a school should be such as to prepare its pupils for the discipline of life. It should be such as to secure prompt and cheerful obedience to constituted authority. A respect for the laws of the school affords the best guaranty of a future regard for the laws of the State. A disobedient child is the natural precursor of a lawless citizen. Hence a disorderly and ill-governed school is a curse to society. Using the term in its most comprehensive sense, discipline is the chief end, as it should be the great aim, of every school. To discipline the mental faculties is to train them to act efficiently and in harmony with the laws which the Creator has imposed upon them. *To discipline the mo-*

ral nature is to exalt the better and restrain the evil tendencies of our BEING, subjecting the appetites and passions to the behests of reason and duty. To discipline the active powers is to bring the outward conduct under such control that it cannot interfere with the rights or wound the sense of justice of those with whom we are associated. Obedience, it may be further observed, is but another name for self-denial. The school which fails to secure it, fails in its most important duty.

This reasoning applies with redoubled force to a Normal School, where teachers are prepared for their work. Those who are to teach must learn to be obedient, prompt, orderly, neat, respectful and careful, that they may be able to reproduce these virtues in others. *He* can never successfully command, who has not first learned to obey. But discipline, to be really effective, must be exact, imperative. If loose, disjointed and slipshod, it fails to produce the desired effect. It does not reach and impress itself upon the character. It is simply a misnomer.

The Normal School must therefore discipline its pupils thoroughly and rigorously yet kindly, in order that they may learn by experience, its value, and be prepared to impart it to others. In such an institution, it possesses therefore a three fold value. It is valuable for the order, harmony and efficiency it secures in the school itself. It is valuable for the influence which it exerts upon the lives and characters of those who are subjected to its sway. It is valuable for the power it imparts to the future teacher in the management and control of his own school.

These are the views in part which have led to the somewhat peculiar plans adopted in the Normal School at Winona in the discipline of its pupils. After an uninterruptedly successful experience of nearly six years the undersigned has seen no reason to justify even a change either in its motive or methods. It secures the desired ends easily, promptly, and perfectly. It leads to no friction. It produces no bad results so far as can be observed, either directly or remotely. It develops a manliness and womanliness of character that are its own best vindication. It has the unanimous and hearty support of pupils and teachers. It prevents absolutely all disorder. It secures the utmost economy of time and labor and imparts the maximum of efficiency to all the forces of the school. It rests where the discipline of a school should mainly rest, with the pupils, and not with the teachers, giving to the former the power

to control themselves, and at the same time to command those whose duty it rightfully is to obey them.

The plan once inaugurated requires but little attention from the teachers since it is largely self-operating and self-directive. It is a well balanced system of self-government whose powers are principally exercised by the governed. Its results have amply justified the soundness of its motives as well as the efficiency and value of its working and methods.

VOCAL MUSIC.

This important branch like writing and drawing is taught to all the classes of the school by a special teacher. Its elements are thoroughly mastered, so that reading music is almost as common an attainment among the pupils as reading the English language. The quality of tone, expression and all the concomitants of a good musical execution are carefully attended to. The influence of such culture upon the imagination, the morals and manners of the student is most happy, and its value is beyond computation by the ordinary methods. The course pursued is so thorough that every graduate who has a voice will be able to teach singing in the common schools with as much effect as he can teach the ordinary branches of study.

The instruction in this branch is under the exclusive charge of Mrs. M. A. W. Cooley, a most accomplished teacher whose influence upon the school is felt by all. To her industry, skill and devotion all the good results which flow from music, well taught, and tastefully conducted are eminently due. It is no less a pleasure than a duty of the undersigned to make this acknowledgment of the value of her services.

CONCLUSION.

In conclusion, it is due to the students of the institution, that the undersigned should bear testimony to the faithful and conscientious manner in which, without exception, they have discharged their arduous duties. As a class, they have proved themselves to be studious, obedient, kind, respectful and honorable. One spirit and one purpose have seemed to inspire their ambition to become "teachers worthy of their high vocation." The duty of executing the measures pertaining to discipline and the preservation of order devolves mainly upon them. No higher meed of praise can

be accorded than the statement that in no instance during the past year, has an appeal been taken from the authority temporarily vested in them. The school is literally a self-governed because a self-respecting body, and hence the apparent rigors of discipline rest equally and justly upon all.

Most respectfully submitted,

WM. F. PHELPS,

Principal.

State Normal School, Winona, November 30, 1874.

STATE NORMAL SCHOOL, MANKATO.

BOARD OF INSTRUCTION.

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DEFRANSA A. HALL,
Methods and Drawing, Supt. Model School.

REPORT OF THE PRINCIPAL OF THE STATE NORMAL SCHOOL, MANKATO.

To the Normal School Board of the State of Minnesota:

GENTLEMEN:—I herewith respectfully submit the report of the State Normal School at Mankato, for the year ending November 30, 1874.

ENROLLMENT.

Number of males in Normal department,	-	-	50
Number of females in Normal department,	-	-	121
			<hr/>
Whole number in Normal department,	-	-	171
Number of males in Model department,	-	27	
Number of females in Model department,	-	19	
			<hr/>
			46
			<hr/>
Total number in both departments,	-	-	217

GRADUATES.

The following is a list of the graduates at the close of last term :

Henry S. Goff, Monticello.
Miss Francis Josephine Wampler, Mankato.
Miss Isabella Cordelia Bishop, Okaman.
Miss Ida May Muzzy, Hebron.
Miss Alma Rees, Mankato.
Miss Emma Janette Sargent, St. James.

Miss Mary A. Lane Sanborn, Sterling.

Miss Susan Baldwin, Shakopee.

Miss Anna Sophia Lyon, Rochester.

There will be no graduates at the close of the present term. Most of our A class have gone out to teach during the winter, but will return in time to complete the course of study and graduate next May. Our graduating class at the close of next term, will probably be fifteen in number.

CONDITION AND PROSPECTS.

The past year has been a hard one for southwestern Minnesota. The grasshoppers having laid waste much of our territory for two years consecutively, the people have become so impoverished that many of them are not able to maintain their children at home, much less to send them away to school. The attendance does not fall so far below that of last year, as the reports seem to indicate, in consequence of an unavoidable inaccuracy in last year's report, which I explained at the time. The actual decrease is probably not more than twenty, which, considering that the patronage of a large part of our territory is entirely cut off, is a very encouraging indication of the growing popularity of the Normal School.

During the summer, as the devastation widened, invading even our own county, I felt apprehensive that we should have a small attendance during the Fall term, but the decrease is slight, as the following comparison will show :

Enrollment, Fall term 1873, Normal Department,	-	121
“ “ “ 1874, “ “ -	-	106
Decrease, - - - - -	-	15

Of the 121 pupils in attendance during the Fall term of 1873, thirty-one were present only one week, so that the average attendance of the present Fall term is largely in excess of that of last year. Had no calamity befallen us, there is every reason to believe that the attendance during the past year would have been twenty-five per cent. in advance of that of the year previous.

The school is slowly but surely winning the respect and confidence of the people, and the time is not far distant when its usefulness will no longer be called in question. A

proof of this statement is seen in the fact that they hold on to it firmly, after they have been obliged to give up, not only the luxuries, but many of the comforts of life.

COURSE OF STUDY.

We have endeavored to conform as far as possible, to the course of study adopted by the Board at its last session. We devote a large share of our attention to the common branches and methods of teaching them, believing that this course is best adapted to meet the wants of our common schools in the present condition of the educational interests of this State. It would be specially pleasing to us, and perhaps gratify a laudable ambition, to confine our instruction chiefly to the higher branches, but with our present convictions, we cannot conscientiously follow such inclinations.

If our mission be to accept such pupils as the community can furnish, and prepare them to teach in common schools, our course must necessarily be an elementary one. These schools should be brought as near the people as possible, and to do this, they should aim at practical, rather than ideal excellence. One which elevates the standard of teaching throughout its patronizing territory, has more claims to excellence than one which, though conducted with all the precision of a Platonian republic, overshoots its mark. The time may come when an advanced course may be necessary, but that time is not yet.

DRAWING AND PENMANSHIP.

During the present term we have introduced free hand drawing, believing that this is an accomplishment which may be turned to good account in the common school room. The superiority of the object method is now universally conceded; but frequently the necessary objects are not within reach of the teacher. The best and only substitute for objects, is pictures of them, and happy is that teacher who can, as if by magic, summon them to his assistance. Small children cannot be expected to study much between recitations, and it is both difficult and cruel to exact quietness without furnishing them with employment. The teacher who can rapidly and elegantly place drawings on the blackboard for them to copy, will have done about all that is necessary to secure order among this class of pupils. The time has come when the irrepressible tendency to make slate and pencil sketches

should no longer be considered an evidence of depravity, but the instructive outcropping of a force which should be trained into a useful and elegant accomplishment. But it is not simply as a matter of discipline that we would introduce drawing into our common schools. Who can tell what change it will produce in the designs on our carpets, calico, wall paper, and in fact all articles in which the ornamental part constitutes a large portion of their commercial value? Why is it that European fabrics are generally more elegant in design, and hence more valuable than our own? It is because we are constitutionally deficient, or because we fail to train our esthetic powers to the skill which is necessary to produce what our taste demands? It may be said this study is merely ornamental, but when we remember how large a proportion of all value is purely ornamental, it becomes as practical and useful as plow-making or book-keeping.

Prompted by these motives, we commenced giving drawing lessons at the opening of the present term, appropriating thirty minutes to this daily. Our pupils have succeeded both in copying and in original designs, beyond our most sanguine expectations, and we shall be much disappointed if they do not carry with them to their school rooms, a complete remedy for the weary hours which drag so heavily upon the little folks, and number them among the hardships incident to a past civilization.

We have continued the system of penmanship introduced last year by Prof. Curtiss, with most satisfactory results. Its chief excellence consists in making the writing lesson a reproduction of ideal forms, and not the mere imitation of copy, thus requiring constant mental effort, as well as mechanical drill.

PROFESSIONAL TRAINING.

The A and B classes receive five lessons per week on the theory of teaching. The maxim, "never impart what the pupil can be lead to discover himself," applies with peculiar force to this department of our work, and hence we seek to *develope* methods from the pupils rather than *communicate* them in dogmatic form. Assistance is given in the form of hints and suggestions, from which each pupil is required to work out a sketch of his own, and submit it in writing to the teacher for criticism. This plan compels the pupil to investigate the subject of the lesson for himself, *develope*s his power of invention, cultivates self-reliance, and pre-

serves his individuality. No single plan is the best for all or even many of the pupils in a class. More teachers fail in trying to follow methods with which they are not in sympathy, than from *bad* methods. Hence we seek, under proper restrictions, to have each pupil invent his own plan, feeling assured that while he may not adopt that which is intrinsically the best, he will adopt that which he can work to the best advantage.

The members of these classes are required to teach daily in turn, three classes in the model department, under the criticism of their fellow pupils, and also of the superintendent of that department.

The model lessons are also given weekly in the presence of the entire school, for the benefit of the lower classes. Every pupil is required to make written criticisms during the exercises, and read them, if called upon, at the close. The teacher of methods then follows with a thorough and systematic criticism of the work, pointing out minutely, defects in plan and execution, and suggesting the improvements required.

A half hour lecture upon some department of school economy is delivered once a week to the two highest classes. The pupils are required to take notes during the delivery, and reproduce it entire, as a recitation for the same period on the following day. These lectures are carefully written in books kept for that purpose, and are intended to be a *vade mecum* for the guidance for the young teacher in organizing, instructing and governing his school.

LIBRARY.

No books have been purchased for the library during the past year, but about one hundred volumes of reports, surveys, &c., have been received from the Commissioners of Education. Some second hand text books have been sold, and the proceeds reported to the treasurer. Most of those yet on our shelves are not adapted to our present course of study, and hence are of no use to the institution.

CONDITION OF BUILDING.

Some of the members of your honorable body are already acquainted with this building, and therefore a detailed statement of its condition is unnecessary. The cracks in the walls have enlarged somewhat during the year, and the roof

is in the same dangerous condition it was when last inspected. If a heavy fall of snow were to lodge upon it, I should feel obliged, as a measure of safety, to dismiss the school. I hope the necessary repairs will be made as soon as possible.

We have been obliged to put extensive repairs upon the furnaces to enable us to get through the winter with a tolerable degree of comfort. They are not only too small, but ill constructed, and hence are wholly inadequate to furnish the amount of heat required. The hot air flues are arranged with little regard to the law of atmospheric movements, and thus greatly diminish the amount of available heat. In severe, and especially in windy weather the temperature of some of the rooms cannot be elevated above 55° Fahrenheit or 15° less than is necessary to secure the health and comfort of the pupils. In consequence of their inadequacy, these furnaces have always been forced to their utmost capacity, and are now nearly worn out. By careful management, they may last during the present winter, but if the building is to be occupied thereafter, some new provision for heating it will have to be made.

RECOMMENDATION.

I respectfully renew my recommendation in last year's report, asking you to secure such legislation as may be necessary to make the annual reports correspond with the actual normal school year. At present we are obliged to compile our reports from one entire term and fractions of two others, involving much labor and no small liability to error. The normal school year practically begins on the 20th of August, and closes on the 13th of May following; if our reports could be made to cover the same period, all confusion would thereby be avoided.

Respectfully submitted,

D. C. JOHN, Principal.

Mankato, Nov. 30, 1874.

STATE NORMAL SCHOOL, ST. CLOUD.

BOARD OF INSTRUCTION.

PROF. IRA MOORE, PRINCIPAL.

Mental Science and School Economy.

PROF. THOMAS J. GRAY.

Mathematics and Penmanship.

MISS MARTHA MACUMBER.

Instructor in Methods.

MISS MARY GUNDERSON.

Arithmetic and Geography.

MISS ADA MURRAY.

Model School.

S. H. RHYS.

Music.

Average number of pupils in Model department :

Males,	-	-	-	-	-	-	-	-	15
Females,	-	-	-	-	-	-	-	-	15
Total,	-	-	-	-	-	-	-	-	30

Of the pupils in Normal department, Benton county has sent 7, Carver county 1, Chisago 2, Douglas 6, Hennepin 4, Kandiyohi 8, McLeod 2, Meeker 5, Mille Lacs 1, Morrison 7, Olmsted 2, Otter Tail 1, Pope 1, Stearns 55, Wright 16, State of Illinois 1, Wisconsin 3.

One class of fifteen has completed the prescribed course of study and discipline during the year and gone out to their chosen work. This school, the youngest of the three Normal schools of the State, has just entered upon the sixth year of its work. The whole number who have signed the pledge to teach, and availed themselves of the advantages of the school, is 238. Of these, sixty have graduated. Seventy-eight are still in the school. One hundred have attended for one term or more, and left without completing the course. A very large part of these are now teaching with good success in the mixed country schools.

Within the present year the new school building has been finished, and we are now upon the first term of its occupancy. In convenience and comfort it proves all that could be desired. There is ample room for two hundred Normal and one hundred Model students. Upon entering the present building the school increased from fifty-five—the limit in the old building—to seventy-eight, the present number in daily attendance. The admission of a new class in January next will probably raise the attendance in the Normal department to at least one hundred. The attendance in the Model school is not likely to be largely increased with the present excellent system of graded schools in the town, so long as the town itself remains stationery in wealth and population.

The total amount of appropriations made by the State for building and furnishing the new normal building here, is fifty thousand dollars. Of this, ten thousand was expended upon the granite basement. No building in the State can probably boast a firmer basement story than this. It is used for heating apparatus, fuel-rooms and two large play-rooms, which are always kept warm and comfortable, and are provided with apparatus for exercise. These rooms in this climate are as useful and necessary as any in the

building. This basement stood three years waiting for the superstructure, and had, I think, settled to its place before the latter was placed upon it. The superstructure is of cream brick, two stories in height, of fourteen and fifteen feet in the clear respectively. The first contains the reception room, now about to be furnished, the model school rooms, cloak rooms for model and normal schools and class rooms. Two halls twelve feet in width intersect at the centre, and two wide flights of stairs lead to the second story; this contains the main normal room, seating two hundred students, and four class rooms. The mansard roof also forms one story twelve feet in height, not finished except the floor. This story will be needed at some future time for the library, the cabinet of natural history and other purposes.

The building committee, after as thorough an investigation of different modes of heating as seemed possible under the circumstances, adopted the steam-heating apparatus of Baker, Smith & Co., represented by Wilson & Rogers, of St. Paul. This has given perfect satisfaction to the present time, heating the building with apparent ease. I have a fair degree of confidence that it will acquit itself well under the severe test our coldest winter weather will apply to it. The heating is partly by indirect radiation, thus throwing pure air constantly into the study rooms; the ventilation is also provided for by open fires of anthracite coal in each room, and by ample ventilating shafts extending above the roof.

The building was planned and superintended by A. M. Radcliff, of St. Paul. Much credit is due to the builder, A. Montgomery, of St. Cloud, for the thorough manner in which the work has been done. In fact, in many instances, he has much exceeded the letter of his contract and done better than he agreed to do; a practice so much at variance with the usual custom of contractors that justice demands a special mention of it. The furniture was manufactured by A. H. Andrews & Co., Chicago, and proves thoroughly satisfactory in every particular. The grounds have been completely graded and fenced; convenient plank walks laid down. The determination of the Normal Board not to allow the expenditure to exceed the amount appropriated has been carefully adhered to by the resident member, J. G. Smith, Esq., and not a dollar of debt rests upon the institution.

The Stearns house, also owned by the State and used by the Normal School from its commencement in 1869 to the present year, stands as it was left when the school moved.

from it to the new building. A few rooms suited to the purpose have rented to students. A comparatively small expenditure will fit it for a convenient boarding house or for rooms of self boarding students.

The teaching force remains nearly the same as last year. Miss Anna A. Rice left at the close of the last school year to take a similar position in the Normal School of the Argentine Republic, S. A. Her place is filled by Miss A. Murray, of Red Wing, who is doing excellent work. Miss Mary Gunderson, a graduate of the last class, was also added to the corps. She proves a very efficient and faithful teacher. I have to report the utmost harmony and unity of effort among the entire corps of teachers.

The work of the school is much the same character as last year. A large amount of successful practice work in the model school is insisted on as a requisite for graduation. Two hours practice teaching per day for five weeks is considered sufficient if the student be apt; if not, he is kept at the work longer. This is under the direct supervision of Miss McCumber, the teacher in methods, instead of the principal of the model school, as heretofore. The change seems to be a good one. The convenient arrangement of rooms in the new building greatly facilitates the practice teaching.

The next class to graduate is at the close of the present school year, in May, 1875. It has now twenty-one members, a large part of whom have taught, and bids fair to go out, in some respects, better fitted than the average of classes since the school commenced. Special care has been taken to fit them in purely professional work—the special province of normal schools, which fail in everything if in this.

The library has thus far consisted of text books, and some books of reference. The need of a professional library, one adapted to the wants of the teacher, has long been felt. Every teacher should be able to consult the standard works that have been issued in this country and in England bearing directly upon the theory and practice of teaching. Such a library has been carefully selected and is on the way to us at this time. We look upon this as the nucleus of a library that will in time meet all the needs of the large institution this is destined to become.

Very respectfully submitted,

IRA MOORE, Principal.

State Normal School at St. Cloud, Dec. 1, 1874.

REPORTS

FROM

SUPERINTENDENTS OF CITY

GRADED SCHOOLS.

REPORTS FROM SUPERINTENDENTS OF CITY GRADED SCHOOLS.

ALEXANDRIA GRADED SCHOOL.

Jas. H. Dunn, Principal.

On taking charge of the school here last September, I found it almost destitute of teaching apparatus—an old globe being about the only thing of the kind. The largest number of pupils enrolled at any previous time was about 70. Little interest had apparently been taken in school matters; no records of previous teachers were to be found; and tardiness and absence were considered as little irregularities that must be expected. But finding a good class of people, and a most worthy County Superintendent who had labored hard to get a good school building much against the wishes of a class who had no interest in schools, I felt greatly encouraged and proceeded to organize the school. It was divided into three departments. The higher department was divided into four grades with fourteen daily recitations. Instruction has been given during the year in the following branches: English Grammar, Physical and Political Geography (including Math. Geog. and Map Drawing), Arithmetic, Algebra (to quadratic equations), Botany, U. S. History (completed by one class), Perspective and Inventive Drawing, Physiology and Hygiene (mostly by lecture), Orthography, Reading and Elocutionary Drill, and Writing.

The attendance for the year ending Sept. 30, 1874, was as follows:

Number of pupils in the District between 5 and 21	
years of age, - - - - -	132
Whole number enrolled during the year, -	147
Average number of members during the year, -	90
Average daily attendance during the year, -	85
Per cent. of attendance during the year, - -	94
Number of cases of tardiness during the year, -	120
Number of weeks school taught during the year, -	37
Number of visitors during the year, - -	316

The reason for so great a difference between the average and the total enrollment is, that during the spring term the school was very small. Many pupils from the surrounding country attend during the fall and winter terms. Several of the best teachers of the county have attended here during the past year, and there are about twenty enrolled the present term. In this and surrounding counties there are many young men and women who wish to attend school, but there are no suitable schools north of St. Cloud. It is the wish of the people of this place that an institution which will meet this demand, shall be built up here. We have now more students than we can accommodate. At present there are 124 enrolled. This number could, at any time, be doubled, if students could be accommodated in the town. Every house is occupied. Many have moved into the village for the sole purpose of schooling their children. Buildings could be erected for this purpose, but the school-house would then have to be enlarged. Hence, at present, the citizens do not encourage the attendance of non-residents. Another building must be erected next year. The building that we have is comfortable and well furnished, but with the increased number of pupils, it is much too small.

AUSTIN.

James J. Dow, Principal.

In accordance with the request of your circular, I herewith submit a report of the condition of the graded schools in this city.

There are now in operation six schools; three Primary, two Intermediate and a High School in name, though in fact, it is a combined High and Grammar school.

There are enrolled in the Primary Department, 217 pupils, in the Intermediate, 96, and in the High school, 56. The average attendance of the entire school for the first two months of this term has been 258.

The Principal, with a lady assistant, gives instruction in the High school; of the five remaining schools each is under the charge of a lady teacher.

The salaries are as follows :

Superintendent and Principal,	-	-	\$1,000 per year.
High School Assistant,	-	-	45 per month.
Each of the other teachers,	-	-	40 per month.

The school building is a three story brick structure containing rooms for eight schools of from sixty to seventy-five pupils each. These rooms are well supplied with blackboards. The only apparatus is a globe, two sets of outline maps, three writing charts and a set of reading charts. There is no district library. A course of study has recently been prepared covering a period of eleven years, four in the Primary, three in the Intermediate and four in the High school department. The High school course has been arranged with special reference to the needs of those designing to teach in the public schools of this State, and of such as wish to pursue a more extended course of study in the State University, or other higher institutions of learning.

BROWNSVILLE.

G. F. Housley, Principal.

As I but lately became connected with the schools here, my report will necessarily be less full and satisfactory than might be desired. The graded schools have been organized within the present year. There are four departments, viz.: One Primary, one Intermediate, one Grammar, and one High School Department, with an attendance during the first two terms of 189 pupils, divided as follows: Primary, 60; Intermediate, 50; Grammar, 57; High School, 22. The present attendance is over two hundred. The three lower departments rank with schools of the same grade elsewhere, and are ably conducted by first class teachers. Owing to the recent organization, the High School is not quite up to

the standard as yet, but an effort is making to make it rank with schools of similar grade during the present year. The studies of the first two terms embraced physical geography and physiology. During the present they will embrace also, algebra, latin, philosophy, rhetoric history, perhaps science of government, and political economy. The A class are at present engaged upon the first three of these. A most important and somewhat difficult work now before us, is the selection and introduction of the best text books, The books in use are in many respects antiquated almost obsolete. Under our present circumstances it is impossible to strike them all out at a single blow, but we shall, as opportunity offers, introduce in their stead the best and most approved text books. There will of course be no obstacle in the way of selecting proper books for the studies taken up for the first time. There is reason in the call for brief courses as they are a saving of time and money, but we must not go to the other extreme. The mind may be dwarfed as well by too little, as by too much. Our house is well arranged, commodious and comfortable, in every way suited to its purpose.

CARVER.

A. J. Greer, Principal.

The public school of Carver consists of two departments, a grammar school, and a mixed intermediate and primary school. It is not strictly a graded school, as no course of study has been provided.

I have been connected with the school only four months of the past school year, and for that reason cannot give a full report. I found them well disciplined, the scholars giving evidence of having received careful training and good instruction. My predecessor was Wm. Benson, who is now our worthy county superintendent.

In the higher department, besides the common branches, algebra and physical geography are studied. At present both schools are in a flourishing condition. The number of absentees and cases of tardiness have decreased each month.

The students are earnest and industrious, working heartily with the teachers for the welfare of the school.

The Board, and many of the leading citizens, see the need

of a more commodious building, and at no distant day will have one. We have one globe, and a set of Mitchel's Outline Maps, but are sadly in need of an Unabridged Dictionary.

CHATFIELD.

Levi Wright, Principal.

Your circular of November 1, is at hand. I have but little to add to my last year's report. The school opened on August 31, without any change in the corps of teachers or in the management of the school. The aim has been to secure thorough scholarship, strict discipline, and punctual and regular attendance by the mildest means.

In regard to the High School, I cannot speak with much confidence. I find it very difficult to hold the scholars long enough to complete what is generally embraced in a High School course. Very few desire to take up Latin, and of those who do commence it, the majority drop out of school before they have studied it enough to be of much practical benefit. The great majority who enter the High School aim at what is technically termed a *practical* education, and our High School work must conform to the demand. In view of this, in addition to thoroughness in all the branches taken up, we require frequent written exercises, insisting upon neatness and legibility, and substituting composition exercises in part for grammar. In addition to this, we are contemplating introducing English Literature as a study; partly for the purpose of making the scholars acquainted with the history and character of the great authors; partly for the purpose of awakening an interest in the standard literary works, and partly to guide them in their selection of reading matter. If our graded schools cannot send out a large number of classical scholars, it is perhaps as much to the purpose if they can send out thorough English scholars and students in the English classics.

The pupils who enter the High School may be divided into three great classes:

First, those who are preparing to enter college; second, those who will complete at least the English part of a High School course; and third, those who take but a partial

course ; and the wants of each of these classes must be provided for.

Besides this general classification it should not be overlooked, that large numbers of the teachers of the State receive their education in the Graded Schools. Their needs must also be partially met. And yet the Graded School can be converted into neither a Normal School nor a Training School. It can, however, give thorough scholarship and illustrate by the daily work of the school the best methods of management and instruction.

We are aiming to meet these various demands.

CANNON FALLS.

George Cole, Principal.

The Cannon Falls' school consisted last year of three departments, three teachers, and about one hundred and fifty pupils.

No complete grading of the school was made, nor was a course of study provided for the several rooms.

Term by term, the school work was apportioned as fairly as possible among the teachers.

At the beginning of the year nothing was taught—save algebra—except the primary studies and the common branches. During the year, however, classes in Latin and U. S. History were added.

The teachers labored under two disadvantages, viz. : inadequate school-house accommodations, and entire absence of school apparatus.

Nevertheless, the work accomplished by the classes and the ground gone over compare favorably, in the amount of the one and the extent of the other, with the work and advancement achieved by schools of similar character with better facilities.

This year the school building has been altered, repaired and enlarged. The departments have been increased to four, and they have been thoroughly graded—the grades being Primary, 1st and 2d Intermediate and Grammar. A course of study for the several grades has been supplied.

The following is a condensed statement of what is designed to be accomplished by each grade during the school year.

THE PRIMARY GRADE completes Primer and 1st Reader, with Pauses.

Counting.—Forms and combinations of the Roman numerals to L. ; forms and combinations of the Arabic characters to 1000.

Spelling.—By letters and sounds.

Oral Lessons.—In Morals, Manners and Natural History.

FIRST INTERMEDIATE.—2d and 3d Readers, with Emphasis, Inflection and Accent.

Spelling.—Oral, with Definitions.

Writing.—On slates.

Language Lessons.

Primary Geography.

Mental Arithmetic.

SECOND INTERMEDIATE.—4th Reader.

Spelling.—Oral and written.

Writing.—With pen and ink.

Geography.—Completed.

Practical Arithmetic.—Through Interest and Percentage.

Language Lessons.

GRAMMAR SCHOOL.—5th Reader.

Writing.—Through grade.

Practical Arithmetic.—Completed.

U. S. History.

Grammar.—Analysis of Sentences with Parsing, Composition and Declamation, through the grade.

Classes in Algebra, Geometry, Physical Geography, Physiology. Botany and Natural History, and Latin, are permitted at the discretion of the school trustees and teacher.

The branches at present taught in the grade are Reading, Spelling, Writing, Algebra, Geometry, Latin, Grammar, and Reader, English Analysis, Practical Arithmetic, and History of the United States.

The school house accommodations are ample and first class, the building being substantially new and seated with the "Andrew's Desk." Of school apparatus the school has none whatever. The present condition of the school is flourishing, the attendance is increasing, and the grade of scholarship among the pupils is improving.

The prospects of the school seem to be flattering. I presume the foregoing to be the matter pertaining to this school that you desire.

FARIBAULT.

Jas. McNaughton, Supt.

I have the honor of submitting to you the following brief statement of the condition of the Public Schools of the city of Faribault, for the school year ending Sept. 1, 1874. When I took charge of the public schools of this city at the beginning of the past school year, there seemed to be a general feeling that the system of grading in use here was either defective or else was injudiciously administered. The defects so apparent heretofore have been in a great measure remedied by increasing the number of grades and diminishing the work assigned to each respectively, thereby making the promotions often. This plan places the pupils in classes of more uniform acquirement than was possible under the former system. Examinations for standing in classes are held monthly, for promotions semi-annually. The system of grading now in use here comprizes three departments of four grades each, below the High School. In their departments pupils are expected to complete the common school studies and U. S. History, and are permitted to study the German language. The High School curriculum comprises the branches usually taught in academies. There have been in this department during the past year classes completing the following studies, viz: Virgil's *Æneid*, Cæsar's *Commentaries*, Latin Reader, Elementary Algebra, Higher Arithmetic, Higher Algebra, Geometry, Natural Philosophy, Physiology, Physical Geography, Book-keeping, Analysis of Sentences, Ahn's German Reader, Composition and Rhetoric. Besides the ordinary course just mentioned there is a teachers' class, containing twenty-three pupils, who expect to become teachers, and to whom instruction in methods of teaching and school management is given together with practice with a model class.

In all of the departments greater prominence has been given to penmanship, spelling and the correct and fluent use of language than heretofore. Our system of spelling has brought to light a greater number of errors in the spelling books than is generally supposed to exist. While we are not ashamed of the advancement of our pupils in any of the branches of education pursued in our schools, we take especial pride in their advancement in these most useful studies. The aggregate attendance of pupils in our schools is not as great in comparison to the number of children of

school age residing in the district as it would be were it not for several parochial schools in our city which have been in successful operation for years. Tardiness in our schools has greatly decreased during the past year, some departments not having more than six cases a month, and by these not losing more than twenty minutes of time in all. One department has had but two cases in one month and one in another.

Teachers' meetings have been held every week in term time during the year. After the first month no cases of absence of the teachers have occurred except those caused by sickness. The exercises of these meetings consist of lessons in the subjects taught by the teachers, and methods of teaching them illustrated with model class.

Besides the central school building, which contains eleven school rooms and a commodious hall, our schools occupy four other school houses, one in each ward, containing a primary department. Another house for a primary school is in process of erection, and this will hardly give us as much room as is needed.

GARDEN CITY.

J. C. Sterling, Principal.

Your printed circular of the 1st inst. is at hand. The independent District of Garden City was organized last spring. No attempt to grade the school has been made until since the opening of the present term (Oct. 19). I find pupils to have been advanced in some branches such as reading and arithmetic far beyond their ability. Pupils of twelve and fourteen using the National Fourth Reader. I also find children of 10 or 12 years studying Geography. I cannot but feel that time spent by them in that way is utterly wasted; I have presented the matter to my Board and urged the introduction of Physiology, Nat. Philosophy and Botany instead thereof. Our greatest trouble now is to select a text book suitable for young pupils. I intended to reduce the study of Geography to two years, using Guyots Intermediate the first year, and Guyots Physical the second.

The district has just completed a new building, 30x50 feet, containing three departments. The largest room will seat 116 pupils, and is as pleasant a school room as I have ever seen. We have two teachers beside myself. Our plan

is to adopt the advice of Supt. Burt, in his address before the Association at Owatonna last summer, viz. : to unite the advantages of graded school and academy, and thus seek to draw in pupils from abroad. I have a class beginning the study of Latin and another the study of German.

We have no maps or globes, but we are negotiating for them, and will probably be liberally supplied by the opening of the winter term in January next.

GLENCOE.

A. R. Archibald, Principal.

Your circular asking for information relating to the graded school under my supervision, is before me.

During the winter of 1873, two departments were found to be insufficient, and a third was formed. Several new classes were organized in the higher department, among which were rhetoric, philosophy and algebra.

The growing wants of the school seemed to demand an immediate departure from the *deep worn ruts* of the past, and at the commencement of the present school year, the independent system was adopted, a new board elected, the standard of scholarship raised, and pupils admitted into the higher department according to that standard.

Six weeks later each department was filled to overflowing, thus weakening the effective power, and the *fourth* grade was established,

The number of pupils enrolled at present is 200. The Stevens Seminary building, although a *first class* one, and furnished with globe, maps, charts, &c., is nevertheless *too* small for our present purpose, and must soon be enlarged. In addition to the usual common school studies, instruction is given in natural philosophy, physical geography, book-keeping, rhetoric, algebra and latin, and rhetoricals once a week. In conclusion, let me say, that, if the present condition of the school is any criterion from which to judge of its future prospects, success must, and will attend the labor now being put forth for its advancement.

HASTINGS.

C. S. Campbell, Superintendent.

I have the honor to report the continued and increased prosperity of our public schools in all the particulars reported last year. But few changes were made, and these pertained mostly to minor details. The improvement of our lower grades is abundantly shown in the High School, where classes are easily doubling, both in amount and thoroughness, the work formerly done.

KASSON.

J. B. Dye, Principal.

In accordance with your request, I present you the following brief report of the Kasson Graded School. There are two school buildings; one containing the intermediate and a mixed grammar and high school department, and the other the primary department. The school buildings are in good condition. During the short time that I have been connected with the public school here, (nine weeks) I am able to say very little of what has been accomplished the past year. There are 175 pupils enrolled this term, and a prospect of an additional number during the winter term. The district is already contemplating building another school room and employing another teacher, which will be a great advantage to the school, as the rooms are crowded to their utmost capacity. I will say that my assistant teachers are working faithfully to make their schools a success. Besides the common branches, Algebra, Physiology and Physical Geography are taught in the high school. We have a small globe and a good set of outline maps. I think the prospect for the future success of the school is very flattering, and I base this opinion on the fact that its patrons appear to be very much interested, and are willing to make any necessary sacrifice for the promotion of the school.

LANESBORO.

P. Gorman, Principal.

In reply to circular No. 28, issued from your office Nov.

1st., 1874, I have the honor to submit the following statement: The Graded School opened this year August 24th, with a new Principal and one new assistant. We found here a good school house, a stone building of two stories, and constructed on the most improved plan. The first, or lower story is divided into two rooms of equal size, and each has seats for sixty-five pupils. In one is kept the Primary school, comprising three grades, and including all who work in the Primer, in the First Reader and in the first half of the Second Reader. In the other, we have the Intermediate school, consisting also of three grades and including all who work in the second half of the Second Reader, together with those in the Third Reader.

The second story is divided into two rooms, but of unequal size, one having seats for eighty pupils, the other designed only for a recitation room. In this department, which is called the Grammar School, we have in addition to the regular grammar school work, a class in Higher Arithmetic, one in Algebra, and one in Natural Philosophy; and before the year closes, we expect to organize a class in General History, one in Geometry and one in Rhetoric.

At present, only about one hundred and sixty pupils are enrolled; but there are upwards of two hundred in the district, and the rest will join us at the beginning of the winter term, when we will employ another teacher, having now only three.

The population of Lanesboro is about one thousand; one-third of which are Norwegians, the other two thirds are Americans, mostly from the Eastern States. They are all alive, and bent upon it that their school shall not only live, but shall move forward as fast as the resources of the town (which, by the way, is growing rapidly,) will permit. Our building, which must be enlarged in a year or two, is fitted up with the best furniture to be had in the market. We have a full supply of globes, maps, charts, etc., and in the Grammar School, an organ. The Board of Education are all energetic and good men, and they are determined that nothing shall be wanting on their part, to build up and sustain a school of which the people shall be justly proud.

MANKATO.

D. Donovan, Superintendent.

In response to your circular asking for a statement of the

condition of the schools of this city, I have the honor to say, first, that the people in general show a very commendable spirit as to school affairs. While the Normal School receives, as it well deserves, a fair proportion of the youths of the city, the several rooms of the public schools, numbering thirteen, are filled to their utmost capacity. We have also, another building approaching completion, and hope soon to fully meet the wants of our rapidly increasing school population. Our total school population is close to eighteen hundred, and the enrollment of all the schools of the city is over thirteen hundred.

The High School is so well attended as to show that the people of our city wisely prefer to pay for and have higher instruction at home, to sending their sons and daughters away to distant places, from home and home influences. The course of instruction in this department includes Latin, Greek and German, in addition to the higher branches of an ordinary English education.

Our teachers as a whole, are faithful and attentive, and the schools reflect the spirit and attention of the teachers. We hold regular institutes for the discussion of educational topics. I report, then, the general condition and prospects of the schools as very fair.

A FEW SERIOUS DEFECTS

however exist in our schools, and as they are to be found in many other graded schools, and demand attention and correction, I specify them particularly. First, there is too much routine work and repetition of things which should be means rather than ends. Spelling, reading, writing, etc., are pursued as exclusively as if they are to be regarded as the direct objects of education rather than as useful means to accomplish certain ends. We ought to have more object teaching in our primary schools, and more attention to the simple and attractive truths of science, history and literature in our intermediate and grammar grades. Our curriculum is somewhat defective in putting off science and history too far toward the close of the course, and shedding so little of the light of the good and the beautiful in the way of the early learner, and *practically excluding the great majority of pupils (those who never reach the high school,) from the advantages of the most attractive, useful, and practical parts*

of education. Another bad result of too narrow a course in the lower grades, is that members of the high school are often absolutely illiterate; for so may we regard youth in whom intelligence and taste are undeveloped, and to whom American and English classics and history are sealed books. Intelligent object teaching in our lower grades, continued on a higher scale, in connection with the use of such admirable books as Doctor Hooker's *Child's Book of Nature*, in intermediate grades, with similar suitable instruction in history, and natural science in grammar departments, would be a pleasant and profitable change from present drudgery.

I deem it in place here to say that German has been taught quite successfully in our schools. At present, instruction in that language is confined to the Grammar and High schools, and given in the same manner as any other study. A knowledge of the terms used in English grammar is an important pre-requisite to the study of German grammatically; but instruction in the lower grades insures better pronunciation and greater fluency, and as language naturally precedes grammatical rules, I regard the practice of beginning instruction early, as far the best for those who desire to make practical use of the language.

I look hopefully to the future of the schools of this city, as the people at large manifest an intelligent interest in all that pertains to popular education; and also because our Board of Education is earnestly alive to the discharge of its duties. The schools of the city are now numerous enough to require much time and thought on the part of the members of the Board of Education, and I am happy to say that the Board, as a matter of fact, devote to the public interests a full measure of time and attention.

MONTICELLO.

Job Babin, Principal.

As I took charge of the schools here only about two months ago, I can write but a brief statement concerning them.

In addition to the common English branches, Physical Geography and Algebra are taught—there being two classes in Algebra, and one in Physical Geography. We are giving special attention to Orthography and Penmanship, on account

of the great practical importance of these two branches. We have introduced a text-book on Geography, in which the maps are such, that surface elevation is indicated by means of coloring, without losing at the same time the more important feature—that of impressing the outlines of political divisions on the memory. The method of *map drawing*, based upon the system of projection by means of parallels and meridians, is very simple, and is producing satisfactory results.

We have monthly written examinations, and the pupils display, in their manuscript, thorough scholarship, and a critical knowledge of the subjects they are studying.

The school house accommodations are ample. The room occupied by the High School and Intermediate departments has been newly seated, and is furnished with the modern improvements and conveniences.

MINNEAPOLIS, E. D.

Prof. V. J. Walker, Supt.

Your circular has been handed to me by the Principal of our High School to reply to, as he has but lately taken charge of the school and does not understand the work of the past year. Below is a brief statement of what has been done in the line of progress in the graded schools.

At the beginning of the past year, the schools were found to be in an imperfectly graded condition. There was a division of the schools into Primary, Intermediate, Grammar and High Schools, and an outline course of study for seven grades.

During the past year the course of study has been revised, and the work of the Primary, Intermediate and Grammar schools divided into nine years' work or grades.

In the Revised Course of Study, provision has been made for oral elementary instruction to precede, and prepare the pupils for, the use of text-books, on the several branches to be taught in the different grades. Less time is given to memorizing the details of Geography, but more time and attention is given to the general form and natural features of the countries, and to the important facts in their natural relations of cause and effect.

The elements of the natural sciences are introduced, first

orally, and afterwards with elementary text-books. Elementary Physiology, Natural History, and United States History are studied in the Grammar grades, while Algebra and Higher Arithmetic are placed in the High School.

Drawing and Music are also made a part of the school work.

A system of monthly examinations has been instituted throughout the schools, and a record of the proficiency of each pupil is now kept, and pupils not able to do the work of their class are assigned to a lower grade.

The High School is to take the pupils from the Grammar School, and by preparing them to read, think, and investigate for themselves, prepare them for the practical duties of citizenship, to which most of the pupils will pass directly from this school. It will also fit those who wish to pursue a higher course of instruction, to enter the class of the Collegiate Department of the University. It will also fit students for a higher class in the University as soon as the III. Class is dropped.

The High School is not yet completely organized and equipped. A High School room and recitation rooms to connect with it, have been furnished in the Central Building this year, and when these are furnished with seats, apparatus, and the necessary assistant teachers, all of which the Board of Education will provide as the circumstances of the school shall demand, the youth of the East Division of Minneapolis will be fully furnished with the means of acquiring as thorough and complete an education as is afforded anywhere in the State.

NORTHFIELD. .

Wm. S. Pattee, Superintendent.

In compliance with your request, I will say I have had charge of the school at Northfield during the present term only. I found the schools but poorly graded, and their work greatly embarrassed by irregularity of attendance. In some respects the schools were highly commendable. The discipline was good considering the frequent change of teachers that had prevailed, and the mutual love and respect between pupils and teachers was very noticeable.

Appealing to the pupil's pride of standing, we publish

monthly the names of those pupils who have neither carelessly nor wilfully violated any school law or request, and who have been perfect in attendance. For those pupils whose pride of standing is but poorly developed we supplement the rule by another which suspends any scholar who is absent or tardy three times without good and sufficient reason stated by the parents or guardians; expulsion for the term follows the second offense. Under the power of these and other regulations, looking sharply at the attendance and deportment of the scholars, the present condition of the school is highly satisfactory.

With the present corps of faithful and energetic lady teachers, and an immediate entrance into an elegant school building, the future prospects of the schools are bright and promising.

A course of study was adopted, at the beginning of the school year, which embraces all that is taught in the first class schools of New England or the West. The high school course of four years includes an optional classic course sufficient to prepare students for any college in our country.

At present we are nearly destitute of apparatus, maps, globes, &c. In the new building ample provisions have been made for a large and popular high school, a school where we can retain young ladies and gentlemen until they have gained a thorough and practical education; and a diploma from which shall mean something real and valuable.

The Board of Education spare no expense in furnishing everything necessary for first class schools, with all the modern and best approved conveniences. They willingly labor and spend their money for schools equal in every particular to any our country can produce. In this they should be followed by every school officer in our State.

OWATONNA.

C. W. Hall, Principal.

We have nine grades in our schools and employ ten teachers. Although this year's enumeration gives no more pupils in the city than the last previous one, our registers show a larger number attending school. Last year we had enrolled at the close of the first term 510 pupils; this year we already have 540 enrolled. This increase is wholly in the first and second primary grades. Consequently our school board has decided to open a ward schoolhouse, as

more commodious quarters for our first primary pupils, from the beginning of next spring term.

Another project which has been initiated during the past year is that of enlarging the study rooms for our higher grades. Thus we can place more pupils under the management of a single teacher. It is believed that by this arrangement teachers who are better instructors and disciplinarians can be employed because they can be better *paid*. A higher order of talent is what every town strives for. "Example is the school of mankind and they will learn at no other." The nobler the example the better the school, for superior intellectual culture and a strong and deep life will make themselves felt in any community. So far as these teachers need assistants, others will be employed to hear classes in recitation rooms. True economy directs that teachers should be employed to teach those branches which they can teach best. As every teacher's tastes lead him in some particular line of study, so he cannot teach all studies equally well. In academies and colleges teachers are held responsible for the instruction of a department; and why cannot the same principle be made to work, with a fair success at least, in our graded schools. Many facts may be urged against this plan, but under our circumstances it seems to be the best; and the small size and ill-ventilated condition of our rooms are the first reasons in favor of it.

In regard to the ordinary work of our schools, I can report the same as nearly every other teacher in the State. We are worried about the absent and annoyed by the tardy; we are discouraged by the slothful and encouraged by the diligent; we try to improve in discipline and so far as possible make the pupils self governing; spelling, how we tug at it! and it is becoming much more perfect; we hold, too, our monthly examinations; upon them we base our promotions of which we have made over 40 thus far the present term. But in one or two respects we can report commendable improvement. Several of our grades are making good progress in language and composition; all of them in geography; and the grammar grades in book-keeping which is not taught as a separate branch, but is taken up with and as part of arithmetic.

In our High School we have no languages and our attention is devoted mainly to English grammar and rhetoric, mathematics, and the elements of the sciences. When our pupils have gone through with the foundation course and wish for further study, they must of necessity take up the

sciences. We are following the tendencies of the times, not more because our tastes lead us in that direction, than because we are obliged so to do. Perhaps it is as well thus as any way, for now we are gathering facts of practical interests in the daily life of every man and woman with the mental discipline which all admit to be the foundation of intellectual culture, instead of pursuing the training marked for the professional men of centuries ago. We try to help our pupils to avoid being such men and women as President Barnard, so tersely satirizes by calling them horticulturists, who in their early years replant with top downwards the leguminous plants because they come up with their cotyledons on their heads, and in their later life bury the outreaching perceptive faculties of children "deep in a musty mould formed of the decay of centuries, under the delusion that out of such *debris* they may gather some wholesome nourishment; when we know all that they want is the light and warmth of the sun to stimulate them, and the free air of heaven in which to unfold themselves."

Of the class which left our High School, last spring, four have already gone to higher institutions of learning, and three more, young men, are now fitting for college here, under private tuition.

When I came here, something more than a year ago, I found the schools in excellent working condition, to which they had been brought by that excellent man, W. L. Butts. But as the number of pupils entering the primary grades had been irregular, it was found necessary to modify the course of study somewhat, to adapt it to the present wants of the school. Accordingly, with this in view, and that a Manual containing the rules and regulations of the Board and the course of study might be published, the work of revision was undertaken and completed during the latter part of last year. The feeling which possessed our school board, while this work was under consideration, was that they should suggest to their patrons a course of culture and practical preparation for life of the greatest benefit to the greatest number of pupils. This feeling was seconded by another—the most rigid economy must be practiced, owing to our heavy debt. Thus all outward considerations were thrown aside and a scheme adopted which has no reference to the State University course, and which excludes the higher sciences, mental and moral philosophy, trigonometry and surveying, and the dead and foreign languages, except as those branches can be taught by oral lessons in the various grades.

Our course, as at present marked out, if it have any *special* aim, makes language and arithmetic the studies to which attention shall be most devoted.

There are, comparatively, but very few pupils in our city, or in any city in the State, who ask for anything more, as a preparation for business, than our arithmetics, grammars, geographies and spelling-books afford. Those few, by private tuition at home, or by attendance at a classical school, can advance their own ambitious purposes, and, at the same time, cannot trouble other people's pockets.

With these views there are people in the community who do not fully agree, and of that number I am one. But it is hoped that, in a few years, our city will be large enough to support a school giving to pupils the advantages of a more extended course.

READ'S LANDING.

V. D. Carruth, Principal.

I have been with the schools here only three months, and my means of knowing definitely the status of the same are somewhat limited.

I found them well disciplined, the students giving evidence of having received good training and instruction.

My aim has been, not to traverse too much ground, but to have the work done of such a character as to form a good foundation for the future.

Our highest department is known as the grammar school. In this are studied the common branches, including algebra, physical geography, vocal music, physiology and hygiene. Rhetorical and elocutionary exercises are also receiving considerable attention.

Of the entire number enrolled, the preponderance has been in favor of the primary and intermediate departments.

Number enrolled, Primary,	-	-	-	-	54
Number enrolled, Intermediate,	-	-	-	-	59
Number enrolled, Grammar,	-	-	-	-	47

I hope to have a much larger attendance in grammar department during the ensuing term, as with 280 children drawing public money, there should be more than 160 receiving benefit of schools.

We have no tardiness thus far of which to complain, but we cannot flatter ourselves in respect to the absence list. Our school building is a fine brick structure, erected some four years since, at a cost of \$10,000, and seated in the best possible manner; but we are in want of dictionaries and outline maps, which we hope to see our citizens remedy as soon as may be.

ROCHESTER.

C. H. Roberts, Supt.

In compliance with your request, I send you the following: The number of persons in this city entitled to the benefits of our public schools is about the same as one year ago. The whole number availing themselves of these benefits, during the past year, is eleven hundred. We have sixteen departments, with an average daily attendance of about 775 pupils.

As reported one year ago, tardiness and absenteeism are very unpopular in our schools—as much so with the pupils as with the teachers. We are trying to teach *facts*, rather than text-books, and thereby to develop in our pupils the power *to do their own thinking*. Although the pupils learn the lessons in arithmetic from a certain author, problems are given them during recitation from some one or more of the various other authors. We therefore know that our pupils understand principles, rather than simply to be able “to do the sums” in their text books. We also pursue essentially the same course in the other branches.

We are yearly cutting down the time usually devoted to the study of geography, and, as we think, giving it to more essential matters. The daily composition receives careful attention, and, we feel confident, is producing good results. General daily lessons, also, in history, zoology, etc., add greatly to the pupil's general knowledge, as well as to create in his mind a thirst for knowledge and a desire to reach the higher grades.

After a trial of five years, we would add to, rather than detract from, the benefits enumerated by us at the Winona Association, resulting from written monthly examinations. Construction of sentences, use of capital letters, spelling, punctuation, and penmanship, are all called into requisition.

It *fixes* in the pupil's mind what he has previously learned, makes him ready and accurate, and thus, in short, becomes the most valuable of all school exercises.

We graduated four pupils—two boys and two girls—from our high school, last June—making in all, twenty-one graduates since the beginning of our superintendency. We shall graduate ten pupils at our next commencement, next June. This class will do considerable more, except in Greek, than is required to admit them to our State University.

ST. PETER.

W. Boright, Superintendent.

I take pleasure in being able to report progress. At the beginning of the present year, a new grade was established in the Primary Department, which has enabled us to give the schools a better classification.

There are now nine grades besides the High School, five in the Primary Department and four in the Intermediate. Our classes are now up to the requirements of the curriculum, and better work is being done this term, than ever before, since my connection with the schools. Special attention has been given to the study of English, with results quite encouraging, but far from what we hope to reach in the future. The number of pupils in the High School is small at present, but a class which will enter from the 1st Intermediate at the end of this term, will make the number about thirty. Instruction is given this term in algebra, geometry, natural philosophy, general history, etymology, analysis, latin and mechanical drawing. The building underwent some repairs and an unfurnished room was put into condition for school purposes. We are much cramped for room and, as the place has quite a rapid growth, more ample accommodations will have to be provided for another year. Two buildings for primary schools are needed. There has been a change of readers, the old Natural series being exchanged for Monroe's.

ST. CHARLES.

Wm. H. Palmer, Principal.

Having been connected with the St. Charles Graded School only since the 7th of September last, I am unprepared to state what advancement has been made during the past school year.

The following statistics of the school, for the term of two months ending the 6th instant, may give an approximate idea of the condition of the school in several respects :

Number enrolled, 283.

Average membership, 237.

Average attendance, 225.

Percentage of attendance, 95.

Cases of tardiness, 8.

Time lost by tardiness, 2 hours, 4 minutes.

The school, at present, is nearly equally divided into five departments ; called, for the sake of distinction, High School, Grammar, Intermediate, A Primary and B Primary.

A perfect system of grading, as between the different departments, is impracticable so long as, at present, the number belonging to each department is determined by the capacity of the several school-rooms.

Soon after taking charge of the school, I deemed it necessary to examine and regrade the several departments. In the same department, some of the best scholars were found in the lower grades, and the reverse ; some recited in several different grades, and some even in different departments.

These defects have been remedied, except in the High School department. Many scholars enter this department from ungraded schools, where they have devoted special attention to some branches, to the exclusion of others. Such scholars are permitted to remain without strict classification.

In the High School department *all* are pursuing the studies of reading, spelling, grammar and geography, either common or physical ; all but *one* study arithmetic ; there are large classes in history, physical geography, civil government and book-keeping ; there are small classes in natural philosophy and algebra. There are general exercises in composition and declamation twice each month.

The majority of the students in this department are now reviewing (some of them probably for the third or fourth time) arithmetic and grammar. It is designed to make this review so thorough that by the close of the present term

the class shall drop both the above-named studies, as well as reading and spelling as distinct daily exercises, and commence algebra, rhetoric, and some of the natural sciences.

The present class in algebra will soon be prepared to commence geometry.

Some of the students wished to pursue, at the same time, the study of intellectual and written arithmetic, algebra and geometry, as well as most of the primary branches.

I believe the pursuit of too many studies at once, to be one of the prevalent evils connected with our schools.

We have monthly written examinations in the three higher departments.

We use Adam's monthly report cards. Also, a monthly statement of the condition of the school, and standing of the *best* scholars is published in the local papers.

The school house comprises a large assembly room and six school rooms, only five of which are now in use.

There are seats for about three hundred scholars. The two higher departments are furnished with single desks and seats; the others, with double ones. There are two sets of outline maps, and a small globe. There is no other apparatus.

The following text books are in use: National Readers and Spellers, Guyot's Geographies, White's Arithmetics, Robinson's Algebra, Greene's Primary and Kerl's Higher Grammar, Goodrich's U. S. History, Bryant and Stratton's Book-keeping, Wells's Natural Philosophy, Alden's Civil Government.

The present corps of teachers are:

Wm. H. Palmer, Principal and Teacher in High School Department.

Miss Lizzie Bascomb, Grammar Department.

Miss Jessie Ferrier, Intermediate Department.

Miss Emily Donohue, A Primary Department.

Miss Mary Furlow, B Primary Department.

STILLWATER.

Wm. Gorrie, Supt.

In compliance with your request, I send the following statements in regard to our city schools. During the past year, the Board of Education erected and completed another large and elegant school-house, at a cost of \$35,000. It is

built of stone, and has three stories above the basement, containing ten school-rooms and a large hall. The rooms are furnished with the Sterling desks, and the building is heated by the Allis steam apparatus, purchased from Messrs. J. H. Woolsey & Co., St. Paul,) which thus far has given satisfaction. The tower contains a sweet-toned bell, weighing 1,500 lbs., from the foundry of Meneely & Kimberly, Troy, N. Y.

Each room is supplied with an Estelle programme clock, and the necessary maps, charts, globes, &c.

The completion of this building gave an opportunity to reduce the number of schools in the Central Building, from eleven to eight, and at the same time the number of grades was changed from ten to eight.

We have 16 schools in operation, employing 17 teachers.

The High School occupies rooms in the 3d story of the Government Hill school-house. We will have a class ready for graduation in another year.

Our schools throughout, under the care of experienced and faithful teachers, are showing a marked progress.

The Board of Education is composed of gentlemen, to whose liberal measures, safe counsels and progressive policy the success of our schools may be largely attributed.

SAINT CLOUD.

August Haines Principal.

Herewith please find brief report of the public schools of Saint Cloud.

The Union School of Saint Cloud numbers three hundred and twenty pupils. These pupils occupy seven rooms designated as First Primary, Second Primary, First Intermediate, Second Intermediate, Junior Grammar, Senior Grammar, and High School. Each of the rooms, except the High School, is divided into two grades known as A and B, and the prescribed course requires one year in each of these rooms. Our High School course requires three years without the languages, and four years with the languages. The studies now pursued in this department are Arithmetic, Algebra, Geometry, Natural Philosophy, Rhetoric and History. In addition to these, the regular course prescribes Physical Geography, Physiology, Book-keeping, Botany,

Zoology, English and American Literature, Astronomy and Civil Government.

On the last Thursday and Friday of each month we have written examinations on the work of the month, giving double the time to each branch that we give in regular recitations. Our examinations for promotion are held semi-annually. They are both written and oral.

The seating capacity of the first six rooms is fifty pupils each. The High School, occupying two rooms, formerly separated by folded doors, has a sufficient number of seats to seat one hundred pupils.

Seven teachers are now employed in the school, six females and one male. Three of these teachers are graduates of the State Normal School of Saint Cloud.

Prof. C. C. Curtiss' System of Penmanship, was introduced, last year, into the school, and now writing lessons are included in the first term of the primary course. Pupils in the lower rooms write with lead pencils.

At the beginning of the present school year, a fine ten-stopped Kimball organ was placed in the High School department. We find this a very useful addition to this room.

Previous to the beginning of cold weather, our hot air furnaces were repaired and improved, so that now the rooms are constantly supplied with heated moist air, instead of dry and scorched air, as was too frequently the case heretofore.

The number of persons in Saint Cloud, between the ages of five and twenty-one, is 771. Of these, 320 are enrolled members of the Union School, 100 attend the Roman Catholic School, and 55 attend the Normal and Model schools.

SPRING VALLEY.

Wm. F. Varney, Principal.

In compliance with your request, I herewith transmit to you a report of the condition of our school. We have divided it, for convenience of classification, into three departments, viz.: Primary, Intermediate and Grammar. The Primary room is under the charge of Miss A. S. Barton, an efficient teacher, of considerable experience, who is doing a good work, although burdened with nearly twice the number of pupils she ought to have—her school numbering eighty.

The Intermediate department, numbering seventy, is under the instruction of Miss S. Cummings, who has been connected with our school for a number of years, and has given to this department of the school a popularity not often attained.

The Grammar department, now enrolling one hundred and one pupils, is under the charge of the writer of this article, assisted by Miss C. A. Bartlett. During the past year the efforts of our board and teachers have been crowned with success, and at the present time our school stands well in the county.

We have a good building, built of brick, with the latest improved seats, and other permanent fixtures. There is a deficiency in maps, globes, &c., but our board promise us that in due time all these things shall be added.

We have, as yet, no High School department, yet teach in our Grammar School many of those branches usually taught in schools of high grade. The board and patrons of the school are keenly alive to its best interest, and the prospect for the future is cheering. The training school held in this place last spring, strengthened the hands of many a weary teacher, and they work with a zeal never before manifest in their labors.

WABASHA.

M. B. Foster, Principal.

No important change has been made in the Public Schools of this city since my statement to you a year ago, except that a higher grade of scholarship has been secured in all of the departments, and that drawing has been introduced into the lower ones.

Our course of study embraces all, except Greek, that is required to prepare students to enter upon any course of study in the State University, or, in any institution of its grade. Our school house accommodations are superior; but our apparatus is very inadequate. Our schools are thought to be in a good, healthful, growing condition, and to have fair prospects for the future.

WELLS SCHOOL.

John P. Bird. Principal.

During the past year this school has made good progress. At the beginning of the school year it was found necessary to organize a third department. As there were but two school rooms, the Primary department was obliged to occupy a room poorly adapted to school purposes in another part of the village. At the annual school meeting the officers were authorized to build an addition to the school-house, 24x56, which was done at an expense of about \$1,200. The addition contains one large school room, a recitation room, cloak rooms and a hall. The new room is seated with Stirling and Minneapolis furniture, and well provided with blackboards.

A more systematic course of instruction has been adopted, which was a very necessary step towards the more perfect organization of the school, and one that proves a great help in the discipline and advancement of the pupils. The grade of the school has been advanced considerably, especially in the grammar department. Among the new studies are composition and rhetoric, natural philosophy, physiology and algebra. Believing that grammar is a study that can be pursued with far greater pleasure, and more real profit to the pupil towards the close of the common school course, and that the correct use of the language can be taught without teaching the science of grammar, composition has been substituted in all the classes which have hitherto been pursuing that study. Although but a short time has elapsed since the change was made the pupils have made commendable progress.

A statistical report of this school has already been furnished through the County Superintendent.

A set of Mitchel's outline maps, a small globe, and a copy of Webster's Unabridged Dictionary comprise all the school apparatus belonging at present to the district.

The school is now in good condition, and if the wise and liberal policy which has prevailed during the past year be continued, I see no reason why the school should not go on increasing in prosperity and usefulness.

WINNEBAGO CITY.

L. O. Lord, Principal.

According to request, the following is respectfully given. From a school population of three hundred and twelve, two hundred and twenty have been registered. Having been here but two months, my report is necessarily meager. The grading of the school is very imperfect. The school building is in good condition, but there is a great lack of apparatus, &c. An effort is being made to institute a High School, or rather a High School Department, in the higher grade. In this Department are taught latin, natural philosophy, algebra, (elementary and university) geometry, and rhetoric. We anticipate much progress in this Department. Music is being introduced in each grade, and we predict a success in this much neglected but very important branch. Taking the ground that it should be as regularly and as systematically taught as any branch, we are using Jefferson's Music Readers, and consider them adapted to the want of a graded school, especially if no regular music teacher is employed. Our design is that pupils on reaching the third grade shall be able to *read* ordinary music. The lady teachers are thorough and efficient. We expect that a marked improvement will be observed at the close of the year.

ZUMBROTA.

M. B. Green, Principal.

The Public School of Zumbrota is divided into three departments, viz.: High School, Intermediate and Primary. The High school has two teachers, the Intermediate and Primary each has one teacher.

The school is in a prosperous condition. The students are earnest, industrious, and doing good work. The course of study in the High School department prepares students for an advanced position in the college course in all studies except Greek.

Our school year consists of thirty-eight weeks, and is divided into three terms; each term closes with an examination, also written monthly examinations are required of ad-

vanced classes. Our school house accommodations consist of a two story building with three school rooms, and one recitation room. All of which need some repairing.

As yet, we have but very little in the line of school apparatus, but there seems to be a desire on the part of the whole district to obviate this difficulty as soon as possible. The Board of Directors are able and active men, and men who have the interest of the school at heart, and as fast as circumstances allow, they are making improvements in every possible way. Undoubtedly before another year, we shall have most of the conveniences necessary for a school of this grade.

There are in the district about 240 school children, 150 of whom attend school the present term.

ST. MARY'S HALL, FARIBAULT, MINN.

BOARD OF TRUSTEES.

RT. REV. H. B. WHIPPLE, Faribault.
 HON. H. T. WELLES, Minneapolis.
 HON. E. T. WILDER, Red Wing.
 HON. WINTHROP YOUNG, Minneapolis.
 HON. GORDON E. COLE, Faribault.
 HON. LORENZO ALLIS, St. Paul.
 REV. E. R. WELLES, D. D., Red Wing.
 REV. EDWARD LIVERMORE, St. Peter.

PRESIDENT AND RECTOR OF SCHOOL.

RT. REV. H. B. WHIPPLE.

TREASURER.

MR. CHARLES H. WHIPPLE, Faribault.

SECRETARY,

HON. GORDON E. COLE, Faribault.

PRINCIPAL,

MISS S. P. DARLINGTON.

The whole number of pupils at St. Mary's Hall during the past year was 114. Seventy-two boarders and 42 day

scholars. Of the boarders more than one half were from out the State. The annual examinations showed honest and faithful work during the year, and a decided advance in the standard of scholarship.

One year has been added to the time for completing the course of study, so that it now embraces a course of four years, in addition to the preparatory department. There are eleven teachers connected with the school beside the principal, selected with special reference to the departments assigned them.

The school owns a valuable telescope, a library of 400 volumes, a botanical collection of 500 specimens, arranged and classified by the teacher of Botany, and a very choice and valuable cabinet of curiosities, including a very full collection of rare and ancient coins.

Bishop Whipple, as Rector of the school and President of the board of trustees, gives the school the benefit of his constant care and supervision.

It is the aim of the Principal, while giving due prominence to those branches that adorn and refine the intercourse of life, to pay special regard to that teaching, and those influences that go to strengthen and purify character, professing and hoping only, to lay firm the foundation, and to arouse the taste and desire for a complete and harmonious education.

The Trustees have spared no expense to render the condition and arrangement of the buildings, such as to secure the health and comfort of the inmates.

Experienced and faithful matrons use their best endeavors to secure a pleasant and happy home.

St. Mary's Hall has entered upon its ninth year of school-life. It has so gained from the start in discipline and scholarship, in convenience of accommodations, and in the courage and hopes of its friends and officers, that they feel warranted in recommending it to the public as a school eminently fitted to give girls a thorough training in mental and moral culture.

REPORTS
OF
COUNTY SUPERINTENDENTS.

REPORTS OF COUNTY SUPERINTENDENTS.

AITKEN.

W. H. Williams, County Superintendent.

I herewith transmit to you the annual report of the condition of the public schools in Aitken county. It shows that a material improvement has been made in the past year.

Our people are fully alive to the benefits to be derived from early education, and have manifested a very earnest interest in all matters pertaining to school affairs.

During the coming year it is the purpose of the Board to erect a suitable building for school purposes, and from present indications it will be done without having recourse to the issuing of bonds.

Our present school board consists of gentlemen in every way fitted for their positions, and they have a personal interest in school affairs.

The people of Sandy Lake have made application for, and will be organized into a school district, at the next meeting of the Board of County Commissioners.

I have found much difficulty in securing the adoption of suitable text books, and earnestly trust that some uniform system may be adopted.

ANOKA.

Moses Goodrich, Co. Supt.

The cause of education is steadily advancing in this county. We have organized one new district, and built three new school houses during the year. Where the people are harmonious the schools do well. Where the people of the district are in contention, the school is injured. More schools are

injured by willfulness and prejudice on the part of the parents, than by ugliness on the part of the scholars. In most of the districts there is neglect on the part of the people in regard to visiting the schools. There is some improvement in that respect, and should be more.

BENTON.

Rev. Sherman Hall, Co. Supt.

Herewith I forward to you my annual statistical report of the public schools of Benton county for 1874. I am confident that it is more accurate in most of its items than any I have heretofore presented. Yet I do not suppose it to be perfect, especially in some of its financial statements. It would seem an easy matter to fill out the blanks furnished to school officers correctly. But experience shows that all do not find it so.

I trust this county is making some advance in educational matters. But there is need of much improvement. Some of our districts need to be divided and remodeled. They cover so much territory that only a portion of the inhabitants can avail themselves of the benefits of a school in one locality. To obviate this difficulty, some districts maintain schools in different parts of the district. But this is apt to create jealousies and contentions.

Some of the districts have yet no school-houses. Some buildings used for school-houses are very unsuitable for this purpose—rough log structures, dark, gloomy and cold. About half are comfortable and convenient, well lighted, and furnished with good seats and desks.

Most of the people appreciate good schools and are willing to pay fair wages for first-class teachers. But some cling to the old idea that a poorly-qualified teacher, *at small wages*, will do for their schools, because the children are young, or backward. It is time that this idea be eradicated from the public mind. The people are willing to tax themselves for maintaining schools. Once and a half as much has been raised by tax the past year as has been received from the public school fund. Most of the school houses are furnished with black-boards. But there is a sad want of standard dictionaries, outline maps, globes and charts.

Most of our teachers have done their work well; some very well. Our motto is, "Onward!"

BLUE EARTH COUNTY.

David Kirk, Co. Supt.

My statistical report of the condition of public schools in this county is not perfect in all respects. The grand summary is approximately correct. The amount paid for teachers' wages, during the year evidently includes sums paid on old orders held by teachers. The amount paid for maps and globes is included in the amount paid for school furniture.

Eighty-eight districts report cash in the treasury, but some of these districts owe money on orders and bonds, of which they give no account, hence it is impossible to say whether they have a real surplus. The financial condition of the districts is much better than it was last year.

The amount received from district taxes collected is \$52,-165.47, against \$24,760.63 received last year. This large increase is a result of the stringent tax law now in operation.

Some districts are so well supplied with funds that they have made no levy for the ensuing year.

The amount raised in this county for school purposes, is five times as much as the sum total of all other county expenses.

Surely people who tax themselves so heavily, deserve all they get from the state funds.

I shall not enumerate all the items of interest in my report, since they are given in a tabular form in your annual report. Ten new school houses have been built during the year, at an expense of \$21,216. They are located as follows: District No. 1, city of Mankato; District No. 51, Mankato township; District No. 16, Garden City; District No. 20, Garden City; District No. 87, Good Thunder; District No. 95, Beauford; District No. 77, South Bend; District No. 38, Danville; District No. 120, Mapleton; District No. 128, Lime.

The Mankato school house is built of brick, and is worth \$13,000. It is a capacious building, an ornament to the city, and a credit to the Board of Education.

The school house in Garden City is built of wood, and it is worth 2,200 dollars. It is needed to meet the wants of the independent district recently organized there.

The old school house has been repaired and connected with the new building, making room for upwards of 200 scholars.

The instruction to be given in the Garden City school is

academic in its character. The school house at Good Thunder cost 1,200 dollars, and it is arranged for two departments. The other school houses are worth on an average about 700 dollars apiece.

Many of the old school houses have been repaired, and reseated with seats of the most approved pattern. Thirty-five schools have maps and globes, but only a few have a copy of Webster's Unabridged Dictionary. Many of the schools are poorly supplied with blackboards surface, but I am glad to say that the new buildings are generally furnished with blackboards, covered with liquid slate. But these improvements will be of little avail unless we place good teachers in the schools.

Qualified teachers are scarce here, though of persons who desire to teach there is a large number. The Normal School and the Mankato High School send out some good teachers. The Normal School under its present management is doing good work. That it does not qualify more teachers is not the fault of the school. The fault lies in the ignorance and infinite assurance of teachers who think they can teach without special preparation, and in the various unreasonable prejudices which exist against Normal Schools in general, and the Mankato Normal School in particular.

If the laws which govern the human mind in the apprehension of knowledge can be determined, they ought to be presented to teachers.

It is primarily the object of the Normal Schools to unfold these laws.

I have tried to raise the standard of qualifications required of teachers, though I have given certificates to persons not qualified in all respects, in order to supply the demand for teachers. Of the persons examined by me nearly 40 per cent. have been rejected.

The work of examining teachers is the most important work which the county superintendent does; it ought to be done conscientiously. In visiting schools I have not followed the old plan of questioning the scholars; the object of a school visitation being in my opinion to determine the skill of the teacher in the art of teaching. This cannot be ascertained by taking the school out of the teacher's hands.

I held two institutes of two days each in June. If the teachers will not concentrate at one point for a week, the superintendent must meet them at different points for a few days. Institutes we must have.

I have made considerable use of the press in my work, and I feel under great obligations to the managers of the Mankato papers for the space which they have devoted to school affairs. One of the papers gives a column every week, which I try to fill with useful educational matter.

If you will allow me to make a few suggestions, I will suggest, that districts be required to hold a school six months in the year as a condition for drawing public money.

Under the present law, populous districts can support a school three months from the general fund alone, consequently they sometimes omit to levy a special tax.

I would also suggest that some provision be made to defray the expenses of County Institutes. The law requires the County Superintendent to hold institutes occasionally and allows him to pay the expenses himself. If the County Superintendent were as well paid as the Sheriff, or Auditor, he could afford to do this.

I would further recommend a County Superintendent's Convention to be held at a time different from the time of the meeting of the Educational Association.

There are many matters of interest to County Superintendents, which cannot be discussed in the annual meeting of the Association. In conclusion, I express the hope that the schools of Blue Earth county may keep pace with the material development of this highly favored portion of the State.

BROWN.

Ed. J. Collins, Co. Supt.

As you may have noticed, all of our districts reported this year, some, however, after considerable delay and trouble; the experience of last year in "fixing" reports taught many of our district officers a lesson they will not be liable to forget. Only six reports were in such condition as to make thorough revision necessary, against over three times as many last year.

Fifty-one certificates were granted, three first grade, sixteen second, and thirty-two third; of the whole number twenty-four were granted to males, and twenty-seven to females. The large proportion of males is due to the fact that a very large part of our foreign born population have been

much accustomed to male teachers and have little faith in females as teachers. This prejudice, in many cases, leads officers into grave errors such as hiring men when better qualified women could be had for the same or even less wages.

Time, however, and difference in results, will undoubtedly teach them that where terms are short and change of teachers frequently occurs, female teachers accomplish as much as males, and often more, and that experience and results should guide in procuring teachers, rather than sex.

The losses occasioned by grasshoppers have so discouraged farmers that in some districts winter school will not be kept, where such has been the practice, and in others, wages have been materially reduced. Farmers have been very cautious about voting taxes or incurring expenses, and consequently, improvements may not go on for some time as rapidly as heretofore. Still we are doing all the circumstances and materials at our disposal, permit, and living in hopes for the good time coming.

CARVER.

Wm. Benson, Co. Supt.

Herewith find submitted my annual report for the year 1874.

I am sorry to say that there is not the interest taken in the public schools of this county that there ought to be. A majority of the people do not seem to realize the importance of a general education. It is very hard for the few citizens who are interested in schools to accomplish much when there are so many who take no interest in the matter whatever.

The principal obstacles to improvement are the frequent change of teachers and the short terms of schools. So long as there is only school four or five months in the year, and a change of teachers at each term, but little substantial progress can be achieved. Persons will not qualify themselves for the responsible work of teaching for the sake of securing employment only four months in the year. Hence we find but eight or ten professional teachers in a county that ought to have at least fifty.

During the past year we have raised the standard of qualification of teachers—not nearly as high as we find it in

other counties—but somewhat in advance of what it has heretofore been in ours. From the best information at our disposal we give the following as the result of the examinations of teachers for the last three years :

			First Grade.	Second Grade.	Third Grade.
1872 -	-	-	14	18	28
1873	-	-	9	16	20
1874 -	-	-	1	6	34

During the last week in September a "State Teachers, Institute under the immediate charge of the Superintendent of Public Instruction, was held at Carver. He was ably assisted in the good work by Profs. Boston and Greer and Miss Hartley. The attendance was reasonably large, and the teachers very much interested in the various subjects presented for their consideration.

Last spring the resident teachers of Carver and Chaska, fifteen to twenty in number, formed an association which has been in the habit of meeting every two weeks. The time at these meetings was devoted to conducting recitations and discussing the different topics connected with the labor of the school room. Lessons and topics were assigned at one meeting, to be prepared for the next; thus requiring earnest, intelligent study of the teachers during the interval. Improved methods of teaching and a desire for a more practical knowledge are among the many important results obtained.

The public school at Carver is in charge of Mr. A. J. Greer, formerly of Lake City. His zeal, energy and efficiency speak volumes of praise for the thorough and elaborate training given to teachers by the First State Normal School, of which he is a graduate.

Our efforts, the coming year, will be given to improve the condition of public sentiment in regard to education. Better school houses, more school during the year, and a higher grade of teachers are among the important objects that must be secured before we can enjoy a commendable educational prosperity.

CHIPPEWA.

J. S. Pound, Co. Supt.

I take pleasure in reporting to you that the teachers of this county are generally taking more interest in their duties than last year. They seem to realize the importance of their positions, and the necessity of being better qualified to fill them. Some were examined and received certificates last spring, who did not wish to teach; but desired to learn their standing as scholars.

Last year seventeen districts reported. This year, only sixteen. One district, number twelve, has been divided and a portion of it attached to Granite Falls joint district, and a portion to Minnesota Falls district, in Yellow Medicine county.

The inhabitants are, with a few exceptions, very much interested in schools, and are doing what their circumstances will allow to build school houses and employ a higher grade of teachers.

The school houses that were built this year are of good size, and very comfortable, except seats. There is not a school house in Chippewa county that is properly seated.

CHISAGO.

V. D. Eddy, Superintendent.

In addition to my annual report, I will state, that six of our Districts have furnished their school rooms with patent seats. Also eight Districts have furnished outline maps and globes.

There has been but slight change as regards text books. I have not felt at liberty to urge any general change, thinking that the coming annual report from you would recommend a good practical course to follow.

We shall hold our Teachers' Association during the Holidays.

COTTONWOOD.

William Prentiss, Co. Supt.

My second annual report of the schools of this county, just forwarded you, embraces a report from every fully organized district in the county. Several of them are wanting in a financial statement, and in others that part of the report is not very reliable. In other respects, however, they are about correct.

Last year 550 children of school age were reported; this year we are enabled to report 872. This gratifying increase is the result, for the most part, of having the entire territory of the county embraced within the 20 school districts; whereas last year a large portion of the county was unorganized. Many of the districts are, of course, very large; but during the coming year numerous subdivisions will undoubtedly take place. Four new school houses have been built during the year, making the whole number in the county at this time 14. During the year five winter schools and 15 summer schools were taught, against 4 winter schools and 9 summer schools last year. A further comparison of the reports of this year and last shows that we have been advancing, though by no means rapidly. For two years past our crops have been almost entirely destroyed by grasshoppers, and of course our people have been anything but prosperous. We are hopeful however that the future has better times in store for us.

DAKOTA.*Philip Crowley, Co. Supt.*

As evidences of progress in the schools of this county during the past, as compared with the previous year, I take pleasure in reporting the following:

Four new districts organized; six new school houses built; improved furniture and wall maps in several of the old; an increase in the number of second grade certificates and a corresponding decrease in that of third grade; and, though last not least, an increase of wages paid teachers, both male and female.

On the part of districts clerks I am pleased to notice

more promptness and some advance toward accuracy, in which latter respect there will, no doubt, always be a margin for improvement.

In the enumeration of persons between 5 and 21 years I find a gain of 507 over that of the previous year, which gain is largely owing to the increase in the population of West St. Paul; but the absorption of Independent district No. One, now the Sixth Ward, in the city schools of St. Paul, by the late act of annexation, deprives Dakota county of that source of increase in the future. In my first annual report, five years ago, I suggested that the people must be educated in the school law. That much has been done in that direction county superintendents who have held the office for some years, have had the best opportunities of judging.

Could there be any assurance that the law—which upon the whole is a good one—would, so far as it relates to district schools, at least be let alone for a few years, a more general distribution of the school code, even at the expense of perhaps some other matter, if not otherwise, would contribute still further to that end.

DODGE.

A. M. Church, Co. Supt.

In submitting my annual statistical report, it is expected that there should accompany it a general review of the progress of education, which cannot be estimated in figures, yet which is appreciable and important.

The results of the examinations of the year has been, in certificates granted,

First Grade,	-	-	-	-	-	3
Second Grade,	-	-	-	-	-	36
Third Grade,	-	-	-	-	-	36

Fewer teachers have been rejected at the last examination than ever before; both because of better preparation, and because the incompetent have decided on their own merits and have not appeared.

The Institute and Training School held for the benefit of the teachers of this and adjoining counties, have been ex-

cellent in themselves, and have been highly appreciated by the communities. The attendance of teachers, their interest in the exercises, and their disposition to apply their learning are in most flattering contrast with what we have had hitherto.

It is not difficult to see marked advancement in the schools themselves. In neatness of school room and pupils, in organization, including the several divisions of work, we find very much to commend. Our graded schools, three in number, are sustaining a high character for thoroughness and culture.

I am glad to say that in my intercourse with the teachers of schools in this county, that most of them appear to be actuated by a love for the work, and a laudable ambition to excel in their noble profession.

In conclusion, I will say, we are resolved to labor hard in the great cause. Absenteeism and tardiness must be contended against to the utmost of our ability, or our work will be rendered abortive—how noble the work of true teachers. They should avail themselves of every opportunity for improvement.

FARIBAULT.

R. W. Richards, Co. Supt.

My annual report this year includes all but one organized school district in the county, and in that district there has been no school held during the year, and but few children to be reported.

The number of organized districts, is	-	-	102
Number of persons between 5 and 21, is	-	-	4,373
An increase over last year of	-	-	17
Number enrolled in winter schools,	-	-	2,686
An increase over last year of	-	-	263
Average attendance in winter schools,	-	-	2,086
An increase over last year of 38 per cent.			
Number enrolled in summer schools,	-	-	2,896
An increase over last year of 15 per cent., while the increase in average attendance is 43 per cent.			
Number of school houses in county,	-	-	95
Value of same	-	-	\$45,395

Amount of money received from funds appor-

tioned by county auditor, - -	\$8,829 11
Received from tax collected and other sources,	26,288 53
Paid for teacher's wages, - - -	17,208 17
Paid for building and other current expenses,	17,516 43
Money on hand Sept. 30, 1874, - -	4,513 66

The item of average attendance in both winter and summer schools speaks for itself, and shows the proficiency of our schools. The "State Training School" held at Wells, did good work, and was attended by about 90 of our teachers, besides about 40 from adjoining counties.

I have held four *Training Schools* this fall of one week each. There were 76 teachers in attendance, besides about 20 of the larger pupils from the schools.

So much has been accomplished by these schools that I shall hereafter hold about three of two weeks each, both in spring and fall. By adopting this plan nearly all the teachers of the county will receive instruction preparatory for their work each term of school. Our oldest teachers appreciate these schools as well as the younger ones. On the whole our districts are flourishing, though many families have moved away from those districts along the western border of the county within the grasshopper belt.

Our graded schools, three in number, continue to do good work.

J. J. Cleveland is at the head of the Blue Earth City School, J. P. Bird at Wells, and L. C. Lord at Winnebago City.

A very commodious and substantial brick school house is just finished at Blue Earth City, with seating accommodation for 260 pupils.

Monteith's Geographies have been introduced into the village schools, and into several of the districts schools. They seem to be giving general satisfaction.

Last winter I held 34 night schools in different parts of the county, so as to present the subjects of *primary reading*, *primary geography* and language, to the consideration of the parents. Usually people would attend from adjoining districts. This does immense good in several ways; it spurs up the teachers to do well, for they know what the people will expect and demand of them. I shall continue my night schools during the coming winter, for I know of no more effectual way to secure co-operation, and remove prejudice.

The following were among the topics given as examination questions this fall :

HISTORY.

1st. *Discoveries—When and Where ?*

- | | |
|--------------------------|-------------------|
| (a) by Columbus. | (e) by De Ayllon. |
| (b) by the Cabots. | (f) by Cortez. |
| (c) by Amerigo Vespucci. | (g) by De Soto. |
| (d) by Balboa. | (h) by Cartier. |

2d. *Colonial Events.*

Explorations.

Drake,
Raleigh,
Gosnold,
Smith,

Settlements.

St. Augustine,
Virginia,
New York,
Massachusetts.

WARS.—(a) King William's. (b) French and Indian.

3d. *History of Slavery in the United States.*

- (a) Its first introduction.
- (b) The Missouri Compromise.
- (c) Annexation of Texas.
- (d) Admission of California.
- (e) Fugitive slave law.
- (f) Kansas Nebraska Bill.
- (g) John Brown's Raid.
- (h) Civil War.
- (i) Emancipation.

4th. *Territorial Growth of the United States.*

Draw a map of the United States, giving :—

- (a) The thirteen original States.
- (b) Territory of U. S. at close of Revolution.
- (c) Louisiana Purchase.
- (d) Texas.
- (e) Acquired from Mexico.
- (f) Acquired from Spain.
- (g) Acquired by right of discovery, west of Rocky Mountains.

5th. History of Minnesota.

- (a) Its first exploration.
- (b) The first settlement.
- (c) Fort Snelling established.
- (d) Settlement of St. Paul.
- (e) Territorial Government Organized.
- (f) Admitted as a State.
- (g) Indian Massacres.
- (h) Population in 1870.

The above topics were written on the black-board. The teachers writing the answers to correspond with the numbers and letter of each topic.

The third topic was given at the close of a day's work in the training school, and the teachers were required to bring in a composition on the subject the next morning. They were not only required to give the history of each sub-topic, but also to tell in concise language its bearing upon the *prime topic*, the slavery question. They were told that this would be part of the examination in language or grammar.

The 4th was also given out as a topic for the next day's recitation. The pupils were required to draw an outline map of the United States, then build up according to the several acquisitions. They were also to give the date and purchase price of each addition. I have always found this plan the most thorough and practical in teaching history. I have taken especial pains to test those who would be called thorough scholars, but had studied this subject by topics as they are ordinarily laid down in the text books, and strange as it may appear, I have not yet found a class that could answer one half the questions when taken in a practical manner. In studying the topic on slavery they must of necessity study the period or administration in which the event occurred, but as regards this lesson they consider all other events as subordinate to this. In the whole history of the early settlement of this country there are really but few events that are worth remembering. The introduction of slavery might be considered as an important epoch, for no other event was the cause of as much contention and strife.

The settlement of Massachusetts was another important event, for this was really the first settlement that was made in the interest of human liberty.

GEOGRAPHY.

1st. Geography Teaches What ?

Describe the Earth.—(a) Its shape ; (b) Its size ; (c) Its motions ; (d) Its divisions as regards climate ; (f) Its natural divisions ; (g) Its political divisions.

2d. Bound and Describe North America.

Boundary.—(a) Mathematical ; (b) Natural.

Description.—(a) The Atlantic Slope ; (b) The Valley of the Mississippi ; (c) Great Central Plain ; (d) (Pacific Slope ; (e) Great Northern Steppe.

3d. Give the Principal Productions of each Grand Division.

(a) Mineral ; (b) Vegetable ; (c) Animal.

4th. Locate the Following Places and give the Latitude and Longitude of Each.

(a) White Mountains ; (b) Black Hills ; (c) St. Paul ; (d) London ; (e) St. Petersburg ; (f) Cape of Good Hope.

5th. In what States are the following the principal productions, &c ?

(a) Wheat ; (b) corn ; (c) cotton ; (d) sugar ; (e) butter and cheese ; (f) gold ; (g) coal ; (h) iron ; (i) cotton and woolen goods ; (j) shipbuilding, &c.

I gave one hour and twenty minutes to write out the answer to the foregoing five topics, and required sixty per cent. of all questions correctly answered as the lowest standing that would entitle the applicant to a Third Grade Certificate.

In Arithmetic, I used 16 examples, and required at least 60 per cent. as in all other branches for a Third Grade Certificate.

The examination in grammar consisting in developing sentences and building up, instead of tearing to pieces as is the case in the text books now in use in our schools. I followed in the main the plan and style laid down in Swin-

ton's "*Language Primer*" and *Language Lessons*. Nearly all of our teachers have secured copies of the *Language Primer* as a guide in teaching grammar hereafter.

I examined my teachers, in addition to the branches required by law, upon the simplest principals of Civil Government, and it is astonishing how ignorant, even some of our male teachers who have voted many times, are in this important branch. I hope this will be added to the list of studies taught in common schools.

In conclusion, I would urge that a law be passed, fixing the compensation of teachers who hold only a third grade certificate, at about two-thirds the price the same districts would pay to those holding second grade, and fixing a penalty for violation of this rule. This would ensure good teachers fair pay, and would still allow the poorer ones more than many of them earn. Five years ago there were not more than twenty teachers in Faribault county that would pass satisfactory examination upon the questions used this fall, while now many of the pupils in our schools answer nearly every question.

FREEBORN.

Henry Thurston, Co Supt.

Herewith you will find my annual report for the year ending September 30th, 1874. *

As will be seen, no organized district has failed to report. During the past year four new districts have been created, three of which have been organized, and are included in the report. The whole number of children between the age of five and twenty-one is 4,878, being an increase of 268 during the year. The number between fifteen and twenty-one is 1,857, leaving 3,521 between the age of five and fifteen. There were enrolled in the winter schools 1,531 males, 1,127 females, making 2,558 pupils in school, with an average daily attendance of 2,662.

During the summer term, 1,203 males and 1,283 females were enrolled, having an average daily attendance of 1,447. Whole number enrolled during the year,—males, 1,852; females, 1,657; total, 3,509; which is over 99 per cent. of those between the age of five and fifteen years. In this county, there are two blind, and four deaf-mute children of school age. Two of the mutes are in the asylum, and another one was in regular attendance at the school in his

own district. Being blessed with a faithful and apt teacher, he made good progress in the primary studies suitable to his age.

The number of teachers in winter schools was: Males, 44; females, 35. The average length of winter schools was 3.1 months each. Average wages of teachers: Males, \$37.63; females, \$30.71 per month, including board. No. of teachers in summer schools, was: Males, 22; females, 65. Average wages: Males, \$37.73; females, \$26.24 per month. Average length of summer schools was 2.9 months. Number of school terms during the year, 165.

One log, and six frame school houses were built during the year, costing \$2,490. The school house in district No. 64 was destroyed by fire last winter. They are building a new one on its site. Whole number of school houses in county, log, 26; frame 66; brick, 1; total, 93. Value of all school houses in county, \$45,575, an increase in valuation of \$3,080 during the year. In addition to the new buildings, several districts have repaired and seated their old ones with patent desks. Amount of orders and bonds unpaid at close of year, \$13,664.74. Amount of cash in treasurer's hands, \$4,562.99. I have been thus explicit in these statements, as they are an index of public feeling toward our schools, and show the estimate in which they are held by our people.

A larger proportion than usual, of our teachers, were teaching their first school the past summer. In many instances they proved that the time they spent in attendance at the "Training School at Wells, previous to the commencement of there work as teachers, was profitable to themselves and to their pupils. Good wages in several instances induced some who had not been engaged in teaching for years, to take charge of some of our largest schools. Their success was satisfactory to all concerned.

I have sent Mr. Levins, the Principal of the Graded Schools in Albert Lea, a blank, which he will probably return to you, with such items and remarks as will represent the condition of the schools to which they refer.

I have granted certificates as follows:

	Males.	Females.	Total.
First Grade, - - -	6	2	8
Second Grade, - - -	30	32	62
Third Grade, - - -	9	54	63
			<hr/>
			133

GOODHUE.

Rev. J. W. Hancock, Co. Supt.

My statistical report was mailed to you several days ago.

No financial statement being given in the reports of some of the districts, it will be noticed that it is not complete in that respect.

The following was received from one of the most populous districts: "The Treasurer of our district having lost his whole record of our school Treasury matters, I am at present unable to report any thing relating to our financial condition." Other clerks may have had similar reasons for the same omission. But as a whole, the reports of the district clerks are an improvement on past years.

The increase of schoolable population for the year is 493.

Three new districts have been organized. One hundred and thirty-four have reported; being all that are fully organized in the county.

Eleven new school houses have been erected at an aggregate cost of \$14,378.

These new school buildings are all, save one, in rural districts. Many of them for beauty, convenience and adaptation to the purpose are second to none in the large towns.

The new brick school house, in district No. 115, town of Featherstone, is a perfect gem in architectural beauty, as well as a well furnished and convenient place for the purposes of education.

District No. 3, town of Burnside, has a very fine two story frame building finished and furnished with every modern improvement, for school purposes.

District No. 29, Central Point, has one fully equal to the last which has cost about \$2,600.

District No. 84, Cherry Grove, has a new brick building costing over \$1,000. Other districts have done nobly in building, repairing and refurnishing their school houses during the year, which shows an increasing interest in the public schools on the part of the people.

And I think on the whole there is some improvement. Higher qualifications are required of teachers, better wages given, and better work accomplished in the school room than formerly. Yet there are frequent failures; and I despair of complete success while we are obliged to undergo the necessity of a constant change of teachers. And this continual change seems unavoidable in districts where a school is kept up only about six months in the year.

The graded schools of our county are all steadily advancing.

At Pine Island an additional teacher has become a necessity, and for want of room the high school now occupies the Baptist Church.

At Zumbrota an assistant teacher is required in the high school, and it is very evident they will soon need another primary school room.

The people of Cannon Falls have added two school rooms to their former building, and are now erecting another for the accommodation of a second primary school. They will then have four grades, and five teachers employed.

The public schools at Red Wing are well managed and prosperous. Prof. Chamberlain, the new principal of the high school is not a whit behind his predecessor in popular favor.

The new term commenced in September this year, with a greatly increased enrollment. For general order and efficiency in the work of a true education, the Red Wing public schools are equal to any in the land.

GRANT.

Coll. McLellan, Co. Supt.

SIR: I have the honor to transmit herewith, my annual report of the schools in Grant county for the year ending Sept. 30th, 1874, by which you will see that though in our county, our schools are few, our prospects are very flattering, and that our percentage of increase in the year is large, having maintained within the year past, five schools, the number taught the year before being only two.

Some of the pupils having to walk three and four miles to the school, have felt mortified when found tardy, if only for a few minutes. So anxious have they been to be prompt in their attendance.

There is but one school house in the county which is new and sparsely settled, and it consequently has been difficult to obtain rooms, but the people have exhibited commendable zeal in their determination to have schools at whatever cost or inconvenience, and have maintained one school, at Herman, by private contribution.

No money has been received from taxes collected, as none have been levied, except upon the "duplicate" for the current year. District No. 7, before the harvest, voted to

raise \$500 by tax, for building purposes, but the destruction of their crops by a hail storm, induced the voters to postpone the levy for one year.

HOUSTON.

Dr. J. B. Le Blond, Co. Supt.

The accompanying annual report shows a failure on the part of one clerk in reporting, it being a small district and having no school the past year; with this exception, clerks have given a more correct statement than any previous year since my connection with schools.

One new district was organized by a special act of the legislature last winter, comprising part of Winona, and part of this county. Four new school houses have been erected the past year, one a fine three story brick building in Brownsville, which was completed and school opened the first of January, of which I made mention in my last report.

The amount expended the past year in building, repairing and current expenses, &c., will treble that of any previous year. I hope it will continue so until every district is supplied with every thing to make the school room attractive.

In comparing the present with former reports, I find we are gradually improving, though our population is composed of different nationalities, bringing with them their peculiar ideas in regard to education. It is not expected they will manifest the interest in our public schools that we do, who have been reared under free institutions.

About sixty per cent. of the scholastic enumeration have attended our public schools; if we consider the number who have attended colleges, academies and select schools, and children between five and eight years of age who have never attended school, our per cent. would be greatly increased.

One great difficulty we labor under is the want of older and more experienced teachers. Our district schools are largely under the control of young and inexperienced persons. Our supply of teachers being limited we are compelled to grant many third grade certificates to persons who do not come up to the required standard, or many of our small districts would be left without teachers.

ISANTI.

Rev. Charles Booth, Co. Supt.

I herewith submit to you my report of the schools of this county, for the year which closed with the last of September, 1874. During my school visits, whenever possible, I have endeavored to have the school officers present, and have given them any instruction that seemed to be needed to ensure accuracy and fullness in the reports. Notwithstanding this, the reports are in many instances deplorably deficient, and worse than this, unreliable.

Another point which must have struck every observer of our schools is, the large percentage of absence, which, in many cases, can not be attributed to poverty or the necessity for children being kept at home to do a share of the work, but to indifference on the part of the parents, or the fact that in very many cases the children are allowed to suit their own whims, and go to school or not as *they* please. The cure for this evil, and I think the only cure, is a compulsory educational system, a law that will not only compel people to pay taxes to support schools, but will also compel the attendance of children at least for the short time the law requires that a school shall be kept open.

JACKSON.

Dr. E. L. Brownell, Co. Supt.

Some weeks since I had the pleasure of transmitting, for so sadly stricken a county, a very fair report of the condition of our schools.

I desire to call your attention to it as an evidence that though to us the grasshopper has proved, for two years, a fearful "burden," yet we survive, and in any case where progress is to be made it has been made. While I write, a fine school house is being erected in the southern part of our county, in a beautiful region of lakes and timber. As it will be used quite regularly for purposes of a church, it will be a means not only of educating the young, but will aid to instruct and lead all to a higher life.

With furniture, it will cost about \$1,200—the second best

school house in the county—the one here at Jackson, of which too much can not be said in its praise, costing near \$4,000.

Should a prosperous year be our fortune in the one so near at hand, it will witness the building of several other school buildings. A feeling of hope is common throughout the county and a firm determination to “stand” is common to almost all of our citizens.

If no more than proper, I desire to suggest that some steps be taken by the Legislature to arrange for a more general attendance upon schools, even to compulsory steps would I go were it in my power. 2d. Let the question of school books be settled, I am quite in favor of counties choosing their own, but will acquiesce in any thing to get rid of the lumber we are now using.

KANDIYOHI.

J. H. Gates, Co. Supt.

The school work in Kandiyohi county is gradually enlarging and advancing, as will be seen by comparing my statistical report with former reports. The number of districts reporting has increased ten. The number of school terms the same. Several new districts have been organized during the year. The school terms the coming winter will be double those of last. Some good teachers are coming into the county, and our own teachers are improving. There is an excellent school at Willmar, under the control of Miss Brattlund, assisted by Miss Nott; two first class teachers. The officers have graded the school and will have three departments this winter. The influence of this school will be felt in the county. Several of the teachers of the summer schools will attend it this winter. The Institute held at Willmar a year ago, did much good; although not as well attended as it would have been if held earlier in the season. The evening lectures were well attended, and listened to with great attention. If you do not think it advisable to hold a Training school at Willmar next spring, I hope you will at least have an Institute.

KANABEC.

S. E. Tallman, Co. Supt.

I herewith submit my report of the condition of the Public Schools of this county. It has been a very difficult matter to get at anything firm that would answer as a basis to work from, but we decided at last to take the amount reported by school district No. 1, as a starting point, deduct the expenses of the winter school, and commence anew from the organization of the three districts, and try to keep the matter straight in future.

I fail to find any record of a school having been taught by a legally qualified teacher for the past year or more, (prior to the present year) and I find also that the Auditor and Treasurer of the county have been in the habit of paying for schools taught by persons hired by themselves, (without regard to qualifications) out of the county treasury, thus practically doing away with the school district organization.

In School District No. 1, we have three months school. In School District No. 3, we have had six months schools, both commencing since the reorganization of the school districts. In School District No. 2, no school has been taught, as there has been some difficulty in securing a valid title to land on which to erect a school house, but which is now happily settled to the satisfaction of the district, and it is proposed to have a house put up and finished for a winter's school.

As nearly as I have been able to ascertain, the last report from this county was thirty-one scholars, I now report (85.) The average attendance has been very small the present year, we hope, and shall try to do better next year.

LYON.*Geo. M. Durst, Co. Supt.*

My annual report was forwarded a few days ago. I have received a report from every district but one, and that one failed to elect officers. Some of the financial statements are not as accurate as they might be. Most of our people take great interest in schools. Had it not been for the devastations of the locusts, in this section, the past two sea-

sons, we should have more school houses. As it is, many of the districts have voted taxes for the support of schools the ensuing year. Some of them will build new school houses next spring, others will hold their schools in private houses. One of the most hopeful signs is, the people inquire for good teachers.

You will observe that districts No. 4, 5, 6 and 13 are not on my report. These districts were set off with the county of Lincoln last fall. I have called the attention of the County Auditor to the matter. He will supply those numbers to districts that may be hereafter organized.

MARTIN.

John W. Tanner, Co. Supt.

On the 28th ult. I sent you my annual report of the condition of schools of this county. Some of the reports of district clerks were very defective, making it difficult to give you a complete or reliable report. Many of the clerks were not at home, so the work was necessarily left with other members of the board. In several instances there was no treasurer's report made at the annual school meeting, on account of the absence of the treasurer.

Of the 58 districts of this county, 48 have had school within the year. One of the districts that did not report, Number 15, had school during the summer, with 23 pupils enrolled. As there were but two of school age in the district at the close of the school year no report was made.

During the year, the school population of the county has decreased from 1,498 to 1,249, or about 16 per cent.

Notwithstanding the devastation of crops, there have been seven (7) school houses built within the year, at a cost of \$3,400. But many districts are yet without a suitable school building.

The greatest need of this county is a sufficient number of good teachers. There have been no first grade certificates granted this year, having been but one application. There have been 12 second grades, and 37 third grades issued. Our teachers deserve considerable credit for the energy they have manifested in fitting themselves for the work of teaching. There has been no school in the county, until recently, where there were any accommodations for advanced pupils.

We now have a very good school at Fairmount, consisting of two grades. Most of our teachers are in want of methods and art of imparting instruction more than they are in want of knowledge. This want can best be supplied by institutes and teachers' schools.

McLEOD.

W. W. Pendergast, Co. Supt.

The annual report of the condition of the schools of this county, which I sent you a few days ago is, in some respects more reliable than those of former years.

Under the working of the new school law the clerks, by experience, have acquired a better knowledge of their duties. The chief difficulty now seems to be with the treasurers, who will persist in blundering over the finances, but few of them being able to make the debit and credit sides of their financial statements balance each other. For instance, one has paid out \$838 more than he has received during the year, and there was no cash in the treasury at the commencement.

The schools of the county have been more uniformly successful than in previous years.

As will be seen by the report, female teachers have been almost exclusively employed, and, leaving Hutchinson and Glencoe out of the account, their wages have been but little lower than those of males, which is an evidence that their superior aptness for teaching is becoming appreciated.

It is encouraging to note that some are making teaching a profession, and the increasing success that comes with experience, and acquaintance with the dispositions and requirements of the scholars under ones charge, attests the wisdom of employing the same teacher successively.

When a teacher, by diligence, faithfulness and tact has succeeded in raising the character of a school, let her not be removed to make room for another whose only recommendation is that she is willing to "keep the school" a dollar a week cheaper.

While some teachers have a "faculty" of "getting on the right side" of the pupils so as to make each one take an interest in the success of the school and all the business of the school room pleasant, others only make them their enemies, thus causing so great a waste of power in over-

coming the "friction of the machinery" that progress must, of necessity, be slow.

The average standing of our teachers has, however, advanced in answer to the demand of most trustees for a better quality of work. The relation existing between teachers and scholars is more harmonious than ever before. We are learning year by year, to rely more upon moral, and less upon physical force in the management of our schools; mutual affection and confidence being the presiding spirits in many school rooms. In the matter of school government, I will venture to assert, that we are not a whit behind the times.

We have had 88 school terms, against 74 last year, and while the school population of the county has increased but 13 per cent. the number of scholars actually enrolled has increased 44 per cent.

Our school houses are better than they have been and better furnished with maps, globes, &c.

On the whole our success has been such as to encourage us to set about the work of another year with renewed energy and confidence.

MILLE LACS.

A. P. Baker, Co. Supt.

I have the honor to transmit herewith, my statistical report, which shows very nearly the condition of the common schools of Mille Lacs county.

I first became county superintendent in April last, and, during the past summer and present fall, have, by visiting the schools and otherwise, used my best endeavors to excite a greater interest in the cause of education than has hitherto existed throughout the county.

The people desire to see the schools flourish and to have their children well educated, but their interest is not sufficiently active to overcome their unwillingness, especially in the less populated districts, to tax themselves for the necessary support of such schools.

In two districts I found it somewhat difficult to induce them to have any summer school at all. I succeeded, however, and the result is that there have been at least three months

of good schooling afforded the scholars in each of those districts.

One new school house has been erected during the summer so that each district is now provided with a comfortable building in which to hold its school.

The teachers employed are for the most part females, who are poorly paid, \$20 per month being the common wages of such teachers boarding themselves.

I have felt myself compelled in certain cases to grant certificates to teachers who were rather under grade. This has been done in instances where the districts had not raised sufficient taxes to enable them to offer such compensation as would induce better qualified teachers to come in and take their places.

Everything considered, the teachers have done well and deserve credit. Several of them have been engaged in teaching their first term of school the past summer, but have evidenced such tact and adaptiveness for the work, as to bespeak for themselves abundant future success.

While two or three of the schools did not appear so favorably at the close as they gave early promise of doing, still I am moderately well satisfied with the general result.

That the condition of our schools has improved the past year I feel confident, and as confidently look forward to still greater improvements during the next. To accomplish which much will have to be done that can best be accomplished by a thorough and efficient county supervision.

The objection to county superintendents in some instances is no doubt well founded, but, I believe, there has been no better plan presented, or that would meet the *exigencies* of the case so well as the county superintendency system.

MORRISON.

Dr. A. Guernon, Co. Supt.

I have the honor to transmit my annual report for 1874. I have visited all the summer schools, and I find a great difference in them. Those taught by normal graduates are far superior. The difference is felt by the officers, who will try to engage none but competent teachers. Districts Nos. 1 and 2 have united with part of No. 7, and will be called now district No. 1, with means and children enough to employ

one or two good teachers. There seems to have existed a passion for forming a number of districts with no means to support a good school. An empty school house at the door of everybody will not answer the purpose any more, I hope. A nice two-story frame building, with the latest improvements, with a capacity for seating 150 scholars, (cost, \$3,500,) was built in district No. 3, in the town of Little Falls. My report is imperfect on account of the difficulty of getting correct reports from the Clerks.

MOWER.

E. F. Morgan, Co. Supt.

I had purposed to give you a full history of the condition of the schools in this county, but sickness compelled me to do otherwise.

Many of our districts embrace but two sections of land, while others, as in District 27, (containing Austin city) children to reach the school house from the remote portions of the district will have to travel every inch of three miles. Small districts, often sparsely settled, can maintain schools but a *few* months in the year, in houses that afford but very little shelter. The teacher of such a school necessarily must be a cheap one.

This drawback on the schools is to be charged to the County Commissioners, in not exercising proper care in the formation of districts.

Many teachers in the county never have had higher training than that received in district schools; they know they are not qualified to teach, hence will not, nor cannot command wages sufficient to attend institutes, &c.

Up till now, nearly all school officers were without the new law; and to obtain anything as correct, or "in time" was a matter not to be expected. Reports from district clerks have not yet ceased to come in.

Nearly three-fifths of the reports were returned once, some twice, for correction; and such corrections!

NICOLLET.

E. S. Pettijohn, Co. Supt.

Business being dull, observation is awakened and attention called to things which in busier times are hastily overlooked. Public opinion is, in a measure, directed to educational interests, and better teachers are in great demand; methods and results of teaching the common branches, together with the time devoted to each, are being discussed.

Some dissatisfaction is expressed as to the *result* of our present method of teaching grammar, because, practically, it fails to accomplish what it purposes, i. e., "to enable one to speak and write correctly." A course like that laid down in "First Lessons in Composition," would, perhaps, give more general satisfaction, if carried out thoroughly.

Geography, which of all branches pursued in our common schools prepares one least for the ordinary duties of life, occupies, in some instances, nearly one-fourth of the teacher's time. To obviate this it might be well for each district to purchase a set of outline maps—the class to be instructed from these with such additions as may be deemed necessary by the teacher or directors; limiting the teacher, however, to twenty minutes per day, and allowing no text book to be used in school. Such a course would be beneficial in many respects, and is "the better way" to teach local geography. The maps will, in the study of history, (after one term,) be indispensable. Time and money will also be saved by such a course.

Penmanship and orthography are very much neglected, which defect we will labor earnestly to improve, as all admit they form no small per centage of a "common school education."

Arithmetic is generally well taught, occupying, however, too much time in proportion to other studies.

As may be noticed in my statistical report, two new districts were organized during the year, making, in all, 50. The number of persons between the ages of five and twenty-one, 4,138, showing a net gain to the county of 193 pupils over last year's enumeration. Certificates to teachers were granted as follows: First grade, 6; second, 36; third, 25; rejected, 21.

Five new school houses have been built during the year, at an aggregate cost of \$1,123.00. Several old districts re-

furnished their houses and improved their surroundings, which was as commendable as necessary.

The amount of moneys received by districts, given in columns 24 and 25, is nearly correct, as they were taken from the books of the County Auditor. Many of the districts failing to report these items such a course seemed necessary. The financial condition, as I have since learned, being determined by the amount of money on hand.

I will forward some blanks with this, and would like your opinion as to their practicability for the use of popular education.

NOBLES.

T. C. Bell, Co. Supt.

We have forty-four districts in the county. Thirty-seven of these have completed their organization. Reports from thirty-four have reached my office, and are embodied in the accompanying report.

Last year we reported fourteen organized districts, with an enrollment of 369. This year we report thirty-five districts, with 731 scholars. We have built during the year ten new school houses, at a cost of \$2,435.

The work accomplished in our summer schools has been most satisfactory. There was manifested on the part of the pupils, a very great eagerness to learn. No case of inefficiency on the part of teacher has come under my notice. In conversation with the patrons of the schools, our teachers have uniformly been well spoken of. The parents have co-operated with the teachers for the good of the schools. In at least one of our districts, lessons in free hand-drawing were given by the teacher, even to the smallest pupils, with the most gratifying results, and we design in future to give this subject the attention which its importance demands.

We organized, last winter, a teachers' association, which has held monthly meetings. The papers read before this association have shown a high order of talent and culture on the part of our teachers.

We have had, during the year, the usual drawbacks incident to the frontier, and in addition to these, a most destructive visitation of grasshoppers. Under the circumstances, I feel that we have made very creditable progress.

OLMSTED.

Sanford Niles, Co. Supt.

The schools of this county are steadily improving. Every year increases the value of our school houses, the amount of apparatus, and the ability of teachers to perform their work.

The county and State institutes were entirely successful, and we are now holding a series of local institutes in the rural districts and small villages, for the purpose of reaching parents and officers at their own homes. If the people cannot come to us we must go to them. We have received a cordial reception at every point, and believe that much good will be done in this humble way.

There has been an unusual demand for male teachers because of their ability to build their own fires and care for themselves on stormy days, and because of the antiquated notion that they can govern better than females.

It is a curious commentary on this belief that the only cases of serious complaint which have reached us up to this writing come from districts where men are employed.

Our people are gradually reaching the conclusion that schools are not profitable when taught during the heat of summer, and that term has been shortened until it averages less than three months, while the winter term has been lengthened in about the same proportion. All our observation and experience are against the practice of continuing the schools after the fifteenth of June.

There should be a law on our statute books against disturbing schools. Teachers are many times shamefully abused in the presence of their pupils, and there is no redress except for assault. Almost every State has enacted such a law, with severe penalties, and it seems a strange oversight on the part of our law makers that there should be nothing relating to so important a matter.

RAMSEY.*Rev. Benjamin Wells, Co. Supt.*

Report of the condition of the schools of Ramsey county for the year ending Sept. 30, 1874:

I made my first statistical report of the condition of the public schools of this county, a few days since. It is not as near perfect as I could wish, but I have done the best I could, with the *material* furnished by the clerks.

It gives me pleasure, however, to state that every one of our twenty districts has reported, more or less fully.

Schools have been held in *all* the districts, during *some* portion of the year, except in the one at the St. Paul Harvester Works, which has no school house, and was organized only last spring. But a large part of the schools have been closed during most of the summer. They either have been, or will be, re-opened soon.

The number of persons between the ages of five and twenty-one is 16,300, a gain of 2,689 over last year, chiefly in the rapidly growing city of St. Paul. And yet, there has been a falling off of 1,255 from the number reported as enrolled in the public schools last year. It is a serious question; what has been the cause of this decrease? Is there a decrease of interest in the cause of education? or do figures lie? If any body knows, please tell us. Notwithstanding this decline of numbers enrolled, the schools seem to have prospered in the county. And the city schools have been well manned with teachers, and nobly sustained; as you will see from the published report of the Board of Education. I have not filled out *all* the blanks in my statistical report of St. Paul schools, from the fact that I had not the data. As the school year and the items reported for the city schools do not correspond with those of the county, it is next to impossible to harmonize the two classes in *one* statistical report. For these reasons, as well as from the fact that the schools of St. Paul have a superintendent of their own, I would suggest that the Legislature pass a law that they report *directly* to *you*, and not through the County Superintendent.

A part of those not enrolled in the public schools have been connected with the private and parochial schools. I have the names of 12 of these, all located in Saint Paul. The private schools are the following, viz:

Norwood Hall.

Miss Wheaton's School.

St. Paul Home School.

The following are the Parochial Schools:

1. "Parish School of the Good Shepherd," Prot. Epis.

2. St. Paul's Church, Parish School, Prot. Epis.
3. School of the Assumption, Catholic.
4. Cathedral Parochial School, Catholic.
5. Good Shepherd Industrial School, Catholic.
6. St. Mary's Church School, Catholic.
7. St. Louis School, Catholic.
8. Parochial School of St. John's Congregation, Lutheran.
9. German Lutheran Evangelical Zion School, Lutheran.

To each of the above named schools, I have either delivered personally, or sent, blank reports. I have had returns from 4 of these schools; the rest may perhaps report directly to yourself.

In this connection, I am happy to say, that the "Hamline University" building, located on the St. Paul and Pacific Railroad, midway between the flourishing cities St. Paul and Minneapolis, is rapidly approaching completion. This institution is the first of the kind in the county, and when it is open for the reception of students, it will doubtless do much to advance the cause of higher education in the State.

Since I entered upon the duties of my office, I have given certificates to 12 teachers, four of whom are males, the rest are females. Three of these received first grade certificates, seven second grade, two third grade. Seven of these have taught in the county, and with a good degree of success.

Of the 12 persons examined, less than half were at the public examinations, although I advertised in the county papers as the laws directs. This continual running to the County Superintendent for a private examination is a serious annoyance. He must leave every thing, no matter what his engagements, or the health of his family, and attend to the candidate, or else cause disappointment or give offense.

I suggest, that the evil might be remedied, by the passage of a law similar to the one enacted in California, fixing a uniform time for examinations throughout the State, and requiring all who desire certificates to attend. Allow me in closing, to quote from a letter written by a correspondent of the "Farmington Press," from Rio Vista, Cal.: "The examinations are held in every county, on the same day, so that the little game of having access to the papers in one county, and getting a certificate in another, is blocked. No private examinations."

ROCK.

J. H. Loomis, Co. Supt.

It affords me satisfaction to be able to report *progress* in the educational interest of this county.

Last year I reported 383 persons between 5 and 21 years of age—this year 510. Five new school houses have been erected within the year, most of them are very good for so new and lately organized county.

About the first thing our settlers talk over among themselves as matters of interest is, "what shall we do, that we may have a district school for our children?" And it is for this interest which they manifest for the educational welfare of their children that I am led to overlook the (seemingly) want of interest in school work, as shown by the annual reports of school district clerks. Most of the clerks of this county met at Lu Verne, at the call of the Superintendent, and we talked over our *local matters* what we should do to advance our schools; and among other things, I endeavored to *impress* upon the minds of each, the *necessity* of filling up each item, called for in the blank of the district clerk's report. My report to you, shows plainly, that some one was careless. I will not allow myself to believe that this fault is to be charged to the clerks, because they have no regard to the *prosperity* of our schools. But I believe that it is a sort of "chronic ailment" that attaches itself to many persons, even in carrying out their individual concerns. It is a kind of "short cut," to get through a piece of work as quickly and cheaply as possible. The financial report is a complete failure, other parts are generally correct, Some districts failed to make any report. Last spring I organized, and kept up during the summer, a Teachers' Association, meeting once in two weeks, I believe much good was accomplished, and I think that every teacher in attendance during the summer term was satisfied with the result. The past school year has worked out results quite satisfactory to me, and so far as I know to the patrons of the school in Rock county.

SCOTT.

Patrick O'Flynn, Co. Supt.

I herewith transmit my statistical and written reports for the past year. The only items of general interest that school clerks are careful in reporting correctly are subdivisions of table 3 of the annual report. Ten schools have neglected to report the attendance at winter schools. One school reports an average daily attendance of 4 where I know the average attendance to be considerably over 20. Sixteen districts that had winter schools omitted to report the average daily attendance. Five districts that had summer schools have reported neither the number of pupils enrolled nor the average attendance. Twelve districts have not reported the number of different pupils enrolled during the year. As to the financial statements given by the school clerks of this county, I consider them of little value, still I have reported them as they have been given to me.

OBSERVATIONS.

At present nearly all the school clerks get monetary compensation for their labor; they contract an obligation when they take office to perform certain specific duties clearly indicated. Secondly, they, in the majority of cases, are paid for this labor; their districts require an honest exhibit of the educational status at their hands; their State requires the same; and as education is one of the great means of progress and of attracting emigration, school officers who are capable and neglect to do their best inflict an injury on the State. That incapable officers are elected I have no doubt. I am aware of one instance at least where a school clerk has continued in office for years who cannot read or write English. This state of things ought to be remedied by legislation, by compelling the Superintendent to annually send a report to the county paper of his county setting forth those districts from which careless and inaccurate reports have been received, among other important matters. This course, if adopted, would in my opinion remedy the whole difficulty in two years. Efficient school clerks would then be selected, and inefficient ones would not accept office and have their ignorance paraded before the public. Five school houses have been built during the year, one being log and the other four frame. The frame ones are commodious, and well

adapted for school purposes. The log school houses, to make them suitable for school purposes, will cost 150 per cent. of the price of frame buildings.

While many of the school districts have, within the last two years, with commendable liberality, provided their schools with maps, globes, blackboards, &c., others, on the contrary, have not even a blackboard. It may be pertinent to suggest here that there ought to be in the annual report of school clerks an item showing the school apparatus used in their respective schools. There are few items in the report of more importance than this. A teachers' institute was held at Jordan, which continued in session one week, and was certainly the most fruitful in results of any that was ever held in the county. There were 36 teachers in attendance; lectures were delivered each evening, and were well attended. The people of Jordan liberally patronized the institute by their presence at the institute in the daytime, their attendance at the evening lectures, and by liberally entertaining the teachers in attendance.

We had no graded schools, properly so called, during the past year.

SIBLEY.

S. W. Bennett, Co. Supt.

The annual report of the condition of the schools in this county has already been forwarded. My general knowledge of school matters in this county is somewhat limited, can give no information back of March 1st, 1873, and the time being so short that not much has been collected.

The financial statement received from district clerks are many of them not reliable, but think they come so near the mark that it is not best to reject them. I see every necessity of the County Superintendent's complying with that section of the school law which authorizes him to call a convention of district clerks, to give them instruction in regard to making reports and keeping correct accounts, &c. All of them do the best they can, but limited knowledge and want of practice causes many defects.

In my visits to the schools during the summer I was pleased with the good order and proper management of many of them. I am satisfied that we have some live

teachers in this county, and know that their services are appreciated. The public examinations held last spring were very poorly attended, it being considered a deviation from general principles, and the result is that I am much annoyed by applicants for private examinations; many who teach here came from adjoining counties and do not attend any examination until they have a school engaged, then they must have the necessary papers from the County Superintendent before commencing the term.

The number of persons between 5 and 21 years of age has increased 84 since last year's enumeration. The number of school terms within the year is eleven over last year, but the number of different persons who attended school during the year is 133 less than last year.

Four frame school houses have been built at an expense of \$2,218.50; also many of the districts have each purchased a full set of "Camp's Outline Maps" and a globe, which shows they are waking up somewhat in educational matters.

The Graded School in this town is in worthy hands, and good progress is being made. Prof. W. C. White, of Madison University, Wis., is Principal, and Miss Russell is teacher in the primary department, both understand their work thoroughly.

SHERBURNE.

P. E. Sinclair, Co. Supt.

My statistical report contains some evidence of prosperity in the schools of this county. Our schoolable population has increased ten per cent. since last year's report, while the number of pupils enrolled, the average attendance, and the length and number of school terms have increased much more.

Two new school houses have been built, others will be completed the coming winter, while others have been thoroughly repaired and seated.

Five new districts have been organized. Out of the twenty-seven districts, but to failed to vote a special tax.

The result of my labors, so far, especially in obtaining correct reports from clerks, has been encouraging.

The schools of the county have been generally successful.

We have had many good teachers, and the advantage to

districts where they have been employed has been shown in the marked advancement in scholarship, and in the deportment of the pupils under their charge. There is no calling more honorable, and none more responsible than teaching, especially is this responsibility increased in districts that are necessarily limited to three or four months' school during the year, we have endeavored to impress teachers with this fact.

Our prospects for good schools during the coming winter are flattering. The most of our best teachers remain with us, while new candidates have applied for certificates who give promise of zeal for the work.

STEELE.

Rev. Geo. O. Tanner, Co. Supt.

The report which I have the honor to submit, is as correct as can be expected. When a report has been defective, I have either returned it for correction, or have written to the clerk for correct items. The officers of our districts are becoming more careful, and we may expect, at no distant day, quite accurate statistics of our school work.

There are four joint districts in the county. In two of these the school house is in Steele county. When the school house is in another county, I have included in my report only the number of children belonging to this county, and the money the district has received from our county auditor. The other items will appear in the report of the several counties where the school house is located. This will make the aggregate of the school statistics of the State correct. Every difficulty might be removed by the teacher keeping a double register, and the treasurer exhibiting a financial statement showing the proportion contributed by each part of such joint district for the support of the school.

There seems to be a practical difficulty in our present school law in regard to the formation of new districts. There are cases in our thinly settled counties, where several families living from two to three miles from a school, must always be subject to the caprice of a majority of the voters of two districts. It therefore becomes next to impossible to create a new district, especially if a new school house is to be built in the old district. Such families are consequently

subjected to the burden of being taxed to build a school house and to support a school from which they receive no benefit. It would seem as if a special clause might be inserted providing for those who reside over a mile and a quarter by a laid out road from any school house, and where there are lands occupied by residents who are not freeholders.

We have also in our county one or two districts which might be called "Normal," yet do not fall under the last provision of sec. 9 of the school law. They make no returns and have no school. Such districts should also be attached to the territory of districts adjoining if they fail to have a school for a term of years.

The annual meeting of the State Teachers' Association has been a pleasant circumstance in our school year. We have also held meetings of the teachers, and our public examinations have also been institutes. During the past year we have had several Normal graduates among our teachers, all of whom have been successful. Many others have pursued a course in some high school or academy. Quite a proportion of our teachers have been members of our city graded schools. A few teachers who unite success in teaching with excellence in scholarship hold a first class certificate.

A correct estimate of the work we are doing in the country districts can never be learned from our reports, as long as our city graded schools form so large an element. The salary of the principals of these schools is as high as from twelve to eighteen hundred dollars, which adds considerably to the average of the wages of the male teachers for the counties which have one or more such schools. The attendance of our graded schools is so much larger than that of the country districts, that in the cases where from one-half to one-third of the children reside in the city, the average attendance will be greatly affected thereby.

One of the most interesting of our social problems relates to the districts where English is not the native tongue. It would be better for such districts, to have a teacher who understands both languages. More of the teaching might be done in their own language, and in most cases, to the great benefit of the pupil. Arithmetic is the same in every language. It is a positive loss to compel a grown up pupil to wait till he can read our language before he begins the study of written arithmetic. Taking care that all these children are carefully taught to read and to write the

English language, it might be a gain to them to pursue other studies in their own language, or at least to have such instructors as could explain these studies to the pupils in a tongue understood by them. As it is now, the public money is expended to little purpose.

There are other questions of interest in our work. Very much will have to be done by the County Superintendent itinerating, as the teachers do in Norway, from family to family. In this way teachers may be encouraged and directed in a course of self-preparation.

The benefits of our Normal schools can thus be brought home to every district, and the teacher and the more advanced pupils of the school may form a class with direct reference to the work of teaching.

STEARNS.

P. E. Kaiser, Co. Supt.

I had the honor to send to you, some time ago, my first annual report of the condition of the schools of Stearns county. Early in September, I notified the different clerks to be prompt in sending me their reports; yet so few have apparently taken notice of it, that by the tenth of October, I had only received about one-half of all the reports, and among these, several had to be sent back for correction. Speaking of the schools in particular, I must say that they are gradually improving. Many of the teachers, seeing the necessity of being better qualified, are attending the Normal, or some other schools, while others would like to do the same, were they enabled to do so. In addition to six school houses that have been built during the year, large sums of money have been judiciously expended in furnishing and fitting up those already in use with good and comfortable seats, globes, maps and other school apparatus. Although the English speaking element predominates in many districts of the county; there are still more, in which the population is almost exclusively German. Here, faithful teachers encounter peculiar difficulties, and, taking this into consideration, I cannot too highly praise the zeal with which some teachers have acquitted themselves under similar circumstances.

Certificates granted and classified as follows:

						Males.	Females.	Total
First Grade,	-	-	-	-	-	2	11	13
Second Grade,	-	-	-	-	-	8	16	24
Third Grade,	-	-	-	-	-	7	14	21

REJECTED.

First Grade,	-	-	-	-	-		2	2
Second Grade,	-	-	-	-	-		7	7
Third Grade,	-	-	-	-	-	2	7	9
								<hr/>
Total examined,	-	-	-	-	-			76

One teachers' institute has been held in this county, at Sauk Center, continuing one week, under the direction of the State Superintendent of Public Instruction, who was ably assisted by Prof. Ira Moore, of the St. Cloud Normal School, and Prof. Cook, Principal of the Sauk Center Union School. Superintendents Bloomfield, of Douglas county; Sheets, of Todd, and Kaiser, of Stearns county, were present. The exercises were interesting, and it is hoped, profitable to the teachers present, seventy-two in number.

Prof. Moore delivered a lecture Tuesday evening, on "The Teachers' Library."

On Wednesday evening a lecture was delivered by the State Superintendent, Hon. H. B. Wilson, on "Pure and impure air."

On Friday evening remarks were made by Superintendent Bloomfield, followed by Superintendent Kaiser, who spoke on "School Matters."

From 400 to 500 persons were present each evening, and I cannot too highly speak of the hospitable manner in which the people of Sauk Center received and entertained the visitors.

SWIFT.

A. M. Utter, Co. Supt.

In addition to my statistical report, I would respectfully submit a few remarks in explanation of the same.

The condition of the schools has been steadily improving. Two new school houses have been built. Our teachers the

past year, have striven to do their duty faithfully, and their efforts have, in most instances, been properly appreciated. The increase of organized districts is three; making 13 in the county. Ten of these have reported. Districts No. 3, 5, and 12, have not elected district officers. The number of persons between five and twenty-one years of age, as reported in 1873, was 230, in 1874, 668, showing an increase for the year, 438. The number of different pupils enrolled in school within the year 1873, was: Males, 90; females, 75; in 1874, males, 130; females, 102; an increase of 67.

The increase of the number of persons between five and twenty-one years, was obtained by annexing the unorganized territory in the county to the different school districts, showing 436 persons of school age who have not been enrolled in any school. A large portion of this number, would have attended school, but they are living in sparse settlements, remote from school, many of them from five to seven miles distant. But since the annexation of the unorganized territory to the already organized districts, some of the inhabitants even in the sparsely settled neighborhoods, are beginning to bestir themselves.

Finding that they are liable to be taxed to defray the expenses of the schools in the districts to which they are annexed, and not receiving any benefit from them, they will ere another school year closes, I think have schools that will accommodate nearly all who wish to attend school.

TODD.

J. H. Sheets, Co. Supt.

Although belonging to the number of Superintendents of whom the law does not require a high moral character and literary attainments, (see school law, sec. 58,) I beg the privilege of appending a few remarks to the annual report submitted a few days since. That report embraces returns from forty out of the forty-five district in the county. Of the others, four have lost their organization two or three years since, so that one organized district alone has failed to report.

Having had charge of the schools only since June, I am unable to make any statement concerning their progress dur-

ing the year, except what appears from a comparison of the present annual report with that of last year. Three districts have been organized within the year, and three have reported that failed last year, making an increase of six.

All the old districts, except one, report at least one term of school. Nine school houses have been built at a cost of \$993.00. This may seem small, yet it must be remembered that the country is new, and that outlay required a greater sacrifice than so many thousands in some counties.

At the fall examinations, two teachers passed in the second grade, one on conditions, and nine in the third. I have required of teachers a pretty thorough knowledge of the seven branches, in order to obtain second grade certificates. It must not be inferred that the above is an index of the grade of our teachers generally. Several hold second grade certificates from last year, and two first grade.

Taking all things into consideration, I believe our county, in educational matters, is second to no other of the same age in the State.

WABASHA.

Hon. A. G. Hudson, Co. Supt.

I think I can safely say there is an increasing interest felt in the cause of education in this county. Our great want now is *efficient teachers*. How to provide for this want is the question. Too many of our schools are taught by females anxiously waiting for an *offer* more acceptable. So long as our schools are taught by parties who hope they are teaching their last term, we shall not be successful. We want professional teachers; more male teachers. More strength, magnetism and vital energy is wanted in the school room than a majority of our female teachers possess. Active, competent male teachers find better remuneration in other fields of labor, and we are left without a supply. I find myself obliged to license parties that I should not if better material could be found. When the people learn that a good teacher is cheap and a poor one dear at any price, we may hope for a supply.

I take this opportunity to suggest the propriety of your asking the Legislature to provide by law for the payment of district clerks while in the discharge of their official duties.

They are liable to heavy fines for the non-performance of duties for which they receive naught but curses. The imperfection of reports received could be excused only on the ground that much is required for nothing.

Many of the items in my late report only approximate the truth, generally showing a worse state of things than really exists. Let clerks be paid, then superintendents could conscientiously call them together as provided for in section 62, and in my opinion great good would result from such a meeting.

WASHINGTON.

Rev. A. D. Roe, Co. Supt.

My statistical report, already in your hands, shows all the main facts in relation to the schools of this county, and I will at this time add but a few general remarks. In entering again upon the duties of county superintendent, I had reason to expect a decided advance in the condition of the schools since I was among them five years ago. In some of the districts there has been a marked improvement, but a large part are still very *common* schools. Where cheapness is made the test in the engagement of a teacher, as is often the case, no better results can be expected. District committees, however, are not always in fault in the employment of cheap teachers; for not half enough of first and second grades can be found in the county. I do not believe there is a surplus of well qualified teachers in any section of the country. Every season does indeed bring us a quota from other States, holding mostly second grade certificates, and occasionally one with a first grade. Very commonly the first experience of these new comers is to step down a grade, and the result to us is little or no improvement upon the material previously on hand. We will gladly welcome all good teachers, from whatever source, to our ranks; but our Eastern friends should disabuse themselves of the idea somewhat prevalent that very cheap abilities will succeed and secure good positions in the new West. Such results do sometimes occur in all sections, but our appreciation in educational matters has not been blunted, but rather sharpened, by the drawbacks and difficulties of a newly settled country. We mean, therefore, to have the

best facilities as fast as we can procure them from any source. It seems very clear, however, that we must depend largely upon home resources for our supply. Notwithstanding the many disparaging things that have been said, it is certain that our university, normal schools, academies, high and grammar schools are making their mark every year more clear in the matter of educating teachers. Very many of our modern educators hold the academy as an obsolete idea in our educational system; but a few more of these "obsolete ideas," as living facts in the State, would exert a very wholesome influence. Without any disparagement to the other leading schools of our section of the State, I am free to say that St. Croix Valley Academy has done very much to raise the standard of education in Washington county. Indeed its influence is reaching perceptibly beyond its immediate sphere of action. Stillwater, our county seat, is making rapid strides in its educational facilities, having just completed another fine school building, superior in many respects to the one erected five years ago.

The schools of this city are growing in other things than material appliances, though they have been for some time past too crowded to afford fair scope for improvement. Having now reorganized its system with Prof. Gorrie, late Principal of its High School, as Superintendent, we may look for a greater ratio of advancement than before. In the other graded schools of the county, I do not find, with one exception, the improvement I looked for when they were established. I attribute this to the brevity of their school year—to the constant change of teachers—and to the occasional crowding of the two schools into one, during the summer term. The exceptional case, that of Lakeland, is very marked in its results. Its new building was erected and grading initiated, at least a year after two of the others. There has, however, been but one change of teachers in five years. The present teachers, Mr. and Mrs. S. L. Bixby, are just completing their fourth year, and are to remain. The district know their value and have more than once recognized it by increased salaries, satisfied that such investments are better than government bonds.

This school is doing its full share towards supplying teachers for the other schools in the county. I have thus compared our graded schools, to show how largely the best results are in the hands of the people themselves. I am not aware that the one district is superior to the others in pecuniary means or intellectual elements, but there seems to

have been in it a fuller recognition of the principle, "he which soweth bountifully, shall reap also bountifully."

I have already intimated that more than half of our teachers are only third grade. I have sometimes been inclined to say that I know of no district to which I can certify a third grade teacher, and thus substantially deny all third grade certificates. Certainly under the statute this is within my discretion. But such a course would leave many schools without teachers, and not unfrequently these holders of third grade licenses do far better in the school room than there is promise of in the examination class. If earnest and wide awake they are far better than *first grade drones*. Still it seems necessary to insist that a third grade certificate is at best only an *apology*, that to rise to the full rank of *teacher*, those who apply for license must constantly *strive* for fuller intellectual furnishing.

My absence from the State prevented my holding an institute during the fall, but I design to have one with such help as I can secure, after the holidays.

It seems that if fifty dollars were appropriated by the State, to be expended by the county superintendent, under certain limitations, in holding institutes, when not held by the State Superintendent, it would afford valuable aid to the cause.

To make an institute varied and interesting, usually needs some outside help, and the meagre salaries of county superintendents do not enable them to bear the expense.

WINONA.

D. Burt, Co. Supt.

Our best educational results have been secured in the scholarship of our teachers, and in their methods of instruction. A County Superintendent can work in this direction more easily than in some others. But we seem to have reached a point in this county at which, in order to general and permanent progress, we must undertake to educate the *people* into their duty to the public schools. Certain districts are comprehending this duty, and should be excepted from the remark, that an amazing popular indifference on this subject is the great obstacle to educational progress. With this fact in view, I have held educational meetings in

some districts, when and where it has been possible. These efforts have generally met a hearty response, and produced a marked improvement. A plan has been also adopted for teachers' reports to the County Superintendent, in which they are required to answer questions that expose the defects and neglects in our schools. These answers are embodied in an annual report to the people of the county by their Superintendent. I respectfully suggest this plan to other County Superintendents. We are sometimes tempted to say "smooth things" and to let people be satisfied with defects that nearly ruin our schools. This is not wise; it is an unmanly shrinking from our official responsibility. In a kind spirit we must expose defects if we would have them remedied. We must *repeat* them and *force* them upon the attention of the people *until* the appropriate remedies are applied.

The following are some of the questions to which I require teachers to give honest and full answers: How many visits during the term by the directors? Clerk? Treasurer? County Superintendent? Other persons? Has the school house been kept in repair? Has the school room been properly supplied? Have you had any dry wood for fires? What is the size of your black board? What its condition? What wall maps? Charts? Globe? Dictionary? Absence for the month, in days? Number of cases of tardiness, in hours? Number of pupils needing one or more books? Number of books needed? The answers to such questions reveal the *worst* features of our schools, and perhaps I should not furnish many of them for our State report, until other superintendents shall test their schools by similar questions, and come fully into a comparison with us. I will however, state a few items, hoping that the facts on these and similar points will hereafter be made public in other counties.

In the winter term the number of cases of tardiness was as follows:

1st month,	-	-	-	-	-	-	1,966
2d "	-	-	-	-	-	-	2,600
3d "	-	-	-	-	-	-	3,968
4th "	-	-	-	-	-	-	1,952
5th "	-	-	-	-	-	-	157
							<hr/>
Total,	-	-	-	-	-	-	10,648

Time lost by tardiness in all the schools during the win-

ter term, 2,837 hours, or 473 school days of six hours; 109 pupils passed through the winter term unsupplied with 132 needed books; 33 clerks, 36 directors, and 46 treasurers did not visit their schools during the term. The county superintendent failed to visit 4 schools, while 5 schools were visited by him twice; 11 teachers report that their school houses have not been kept in repair, and 19 that their school rooms have not been properly supplied. The popular idea of a well supplied school room is certainly not extravagant, while 46 teachers, including probably the 19, report their blackboards in a *bad* condition. While these defects exist in some of our schools, at least one-fourth of the schools in the county will bear a thorough inspection on these points. Sometimes a school of a high order and a very poor school are found in adjoining districts. It is our hope and our purpose that the best schools shall yet elevate those of low grade.

Let no county superintendent comment on the foregoing revelations until he has brought out the exact facts in his own county by the same list of questions.

Our scholastic population is 9,129, which is a gain of 533 in the county, 333 of the number being in the city of Winona.

The per cent. of our scholastic population enrolled in the public schools is $65\frac{1}{2}$; $4\frac{1}{2}$ per cent. of the scholastic population attend parochial schools, so that the per cent. of our scholastic enumeration in schools of some kind is 70. The value of the financial part of my report can be estimated when you notice that 25 clerks have not answered item 24, 30 are silent on 25, and 20 on item 28. The treasurers in those districts have probably neglected to compare accounts with the county treasurer and to make reports to the clerks of their districts.

WRIGHT.

Josiah F. Lewis, Co. Supt.

My statistical report was sent you some time ago. I will now supplement that report with some additional statements explaining more fully the condition of the school interest in this county.

The reports of district clerks have been forwarded this

year with a degree of promptness and reliability greatly exceeding that of former years. Noting the failures in some of their reports of last year, I issued circulars, which were sent out with the blanks for their annual reports, calling attention to those matters in which they were most liable to fail. As one of the results of this method, my report was ready for the County Auditor one week before the time required by law.

The increase in the whole number of scholars the past year has been 502, but the whole number in attendance has not kept pace with this increase. The Scandinavians, Fins and Poles are fast settling up two or three townships. Their children are enumerated in large districts, comprising nearly if not half townships, and live so remote from where a school is taught that they are unable to attend. So few can read or write English that it would be extremely difficult to organize new districts in these townships, and moreover, many are desirous of preserving their own nationality, and of sustaining schools taught exclusively in their own language, while some appear wholly averse to English schools.

The advance in teachers' wages is caused by the greatly increased demand for successful and experienced teachers, and now school officers express a willingness to pay such much higher wages.

This fall, I held my public examinations of teachers a month later than usual, and find fewer calls for private examinations than when held the last of September.

Our State Training School held in April last, evoked new energies, awakened new conceptions, and happily illustrated the present popular method of imparting instruction to pupils. Nearly all the teachers of our county were present, and it was universally remarked, they felt amply remunerated for the time and money spent in attendance.

About one-eighth of our teachers are now receiving Normal instruction, and many more are preparing to attend the Normal school. Consequently, we are obliged to look outside the county for teachers to supply their places.

We very much need some change in our text books which shall correspond with new methods of instruction as taught in our Normal schools. Such changes would wonderfully assist our young teachers and enable them to do more effective work. For instance, some good work on language lessons should be used in all our schools, also some arithmetic, as White's Intermediate or Hagers, should be introduced into our rural districts in lieu of Robinson's Practical,

for into this many misled parents are anxious to push their boys before they have even mastered the multiplication table.

In a few localities, our school houses are of the poorest class, rude log huts, the course of studies very limited, and the teachers most sought for are those who will teach for the lowest wages with little regard to qualifications. In others, new school houses are being built or are under contract, and a commendable degree of local pride is exhibited in securing the best teachers and having first class schools.

The village of Howard has voted to raise money to erect a fine building for a graded school. This has been for some time needed, as the population in the southern part of the county is fast increasing, and it is to this school, surrounded by an intelligent first class community, that we are to look for the education of the teachers for their numerous schools.

I believe we are steadily, though slowly, gaining ground. Our teachers have labored with a zeal and energy worthy of success. Where partial failures have occurred, they have been occasioned, in some instances, because their efforts have not been seconded by a proper degree of interest on the part of parents. As so much is being done to improve our methods, and properly prepare our teachers for their work, a corresponding effort on the part of our people, to meet us on half way ground, is only necessary to raise our schools to that standard of excellence so much deserved. The friends of education should on all occasions lend their aid in cultivating a healthy sentiment among all classes.

We need the united strength of all to push forward this educational work, and to make our schools what they should be, Training Schools, preparing our youths for business and success in life, and special efforts should be made among those whose occupation and surroundings afford less opportunities of learning the benefits obtained from such schools.

YELLOW MEDICINE.

S. A. Hall, Co. Supt.

Thinking you may be interested to hear what we are doing as teachers in this part of the State, I send you a few lines. We have just closed a teachers' institute at Granite Falls. About thirty teachers from different parts of Chip-

pewa county and Yellow Medicine county were present during the institute and took part in the exercises.

The time passed very pleasantly, and I think with profit to all. During the evening sessions we had a crowded house to listen to the lectures, essays, reports and discussions.

We find many embarrassments in these new counties, owing to a want of houses and books, and to indifference among the people; yet we are doing all we can to raise the standard, and are beginning to see a marked improvement in our schools.

STATISTICAL TABLES.

TABLE I.

A TABLE showing the population of each county in 1870; the number of children between five and twenty-one years of age in each in 1870, 1871, 1872, 1873 and 1874, and the increase for the past year.

Counties.	Population in 1870.	No. of Schol-ars in 1870.	No. of Schol-ars in 1871.	No. of Schol-ars in 1872.	No. of Schol-ars in 1873.	No. of Schol-ars in 1874.	Increase for the year.
Aitkin					50	58	8
Anoka	8,940	1,479	1,649	1,747	1,872	2,029	157
Becker	208		275	137	305	331	26
Beltrami							
Benton	1,558	550	610	646	687	707	20
Big Stone							
Blue Earth	17,302	6,280	6,605	7,217	7,493	7,679	186
Brown	6,396	2,151	2,519	2,976	3,208	3,394	186
Carlton	386	53	148	106	169	174	5
Carver	11,586	4,718	5,026	5,027	5,234	5,351	117
Cass	380						
Chippewa	1,467		355	410	466	510	44
Chicago	4,858	1,501	1,523	1,953	2,002	2,075	73
Clay	92				227	306	79
Cottonwood	534	180	227	350	550	871	321
Crow Wing	200		145	822	323	294	-29
Dakota	16,312	6,569	6,510	6,555	6,591	7,098	507
Dodge	8,598	3,167	3,241	3,331	3,492	3,630	138
Douglas	4,239	1,083	1,249	1,881	2,009	2,022	13
Faribault	9,940	3,519	3,971	4,165	4,356	4,413	57
Fillmore	24,887	9,364	9,927	9,927	10,103	10,448	345
Freeborn	10,578	3,828	4,183	4,471	4,610	4,878	268
Goodhue	22,618	8,222	8,441	8,657	9,268	9,731	463
Grant	840			107	151	287	186
Hennepin	81,566	11,441	11,826	13,023	14,788	15,793	1,005
Houston	14,936	4,731	5,609	5,981	5,885	6,829	444
Isanti	2,035	829	965	1,154	1,207	1,325	118
Jackson	1,825	455	465	610	778	890	112
Kanabec	93	38	85			85	85
Kandiyohi	4,921	1,413	1,495	1,921	2,090	2,508	428
Lac qui Parle	145			31	200	839	139
Lake	135	126	147	149	153	182	-21
Le Sueur	11,607	4,748	5,193	5,314	5,490	5,639	149
Lincoln						94	94
Lyon		108	88	228	366	745	379
McLeod	5,643	1,956	2,097	2,449	2,712	3,057	345
Martin	3,867	1,383	1,489	1,582	1,498	1,949	-249
Meeker	6,090	2,009	2,874	2,527	2,889	2,993	104
Mille Lacs	1,109	427	435	468	529	532	3
Morrison	1,681	557	642	732	762	909	147
Mower	10,447	3,348	3,702	3,678	4,142	4,060	-82
Murray	209			72	250	276	26
Nicollet	8,362	3,207	3,441	3,681	3,945	4,176	231
Nobles	117		62	172	369	731	362

TABLE I.—Continued.

A TABLE showing the population of each county in 1870; the number of children between five and twenty-one years of age in each in 1870, 1871, 1872, 1873 and 1874, and the increase for the past year.

Counties.	Population in 1870.	No. of Scholars in 1870.	No. of Scholars in 1871.	No. of Scholars in 1872.	No. of Scholars in 1873.	No. of Scholars in 1874.	Increase for the year.
Olmsted.....	19,793	7,143	7,237	7,228	7,306	7,572	176
Otter Tail.....	1,968	362	963	1,048	1,380	1,581	251
Pine	648	147	142	181	235	224	-11
Pope	2,691	853	926	929	1,060	1,247	187
Ramsey.....	28,035	7,915	9,988	10,121	13,611	16,296	2,685
Redwood	1,829	419	665	461	570	710	140
Renville.....	3,219	1,193	1,896	1,478	1,842	2,029	187
Rice	16,068	6,153	6,473	6,906	7,896	7,737	341
Rock	138	.....	.....	.....	286	510	124
St. Louis	4,561	697	841	981	950	1,025	75
Scott.....	11,042	4,544	4,738	4,904	4,984	5,106	192
Sherburne	2,050	732	771	874	926	1,022	96
Sibley	6,725	2,889	3,065	3,290	3,874	3,665	291
Stearns	14,206	5,808	5,695	6,049	6,856	6,668	312
Steele.....	8,271	3,078	3,187	3,198	3,442	3,465	23
Stevens.....	174	49	.....	82	131	154	23
Swift .....	.....	.....	158	224	280	668	438
Todd.....	2,036	638	850	1,078	1,106	1,263	155
Wabasha	15,859	5,383	5,557	5,718	5,819	6,199	380
Wadena.....	.....	.....	.....	.....	.....	54	54
Waseca	7,854	2,788	3,093	3,302	3,490	3,750	260
Washington	11,809	4,034	3,883	4,845	5,253	4,915	-338
Watonwan.....	2,426	504	723	1,136	1,258	1,082	-176
Wilkin.....	295	.....	.....	47	124	135	11
Winona.....	22,319	7,681	7,808	8,106	8,610	9,129	519
Wright.....	9,457	3,912	4,149	4,317	4,663	5,168	505
Yellow Medicine.....	.....	.....	.....	286	312	553	241
Total... ..	433,873	155,767	168,745	180,020	196,065	210,194	14,010

TABLE II.

A TABLE showing the whole number of districts in each county; number reporting; number not reporting; the school houses built within the year and the value of the same; the number and character of all the school houses and value of the same.

Counties.	No. of Districts.	No. of Districts reporting.	No. of Districts not reporting.	School Houses built within the year.	Value of the School Houses built within the year.	Number of all the School Houses in the county.				Value of all the School Houses in the county.
						Log.	Frame.	Brick.	Stone.	
Aitkin.....	1	1								
Anoka.....	34	34			\$1,267 28	3	20			\$83,417 65
Becker.....	18	12	6	2	300 00	4	3			3,225 00
Beltrami.....										
Benton.....	16	16			185 00	9	6			8,820 00
Big Stone.....										
Blue Earth.....	124	121	3		21,216 00	31	81	7	1	97,141 00
Brown.....	47	47			3,435 88	14	26	4		21,198 88
Carlton.....	3	3					1			1,350 00
Carver.....	64	64			939 00	23	23	1		19,942 00
Cass.....										
Chippewa.....	20	18	4		2,453 84	1	8			5,288 84
Chicago.....	37	36	1		226 00	13	16			11,726 00
Clay.....	6	6			5,000 00	1		1		5,325 00
Cottonwood.....	20	20			570 00	1	13			7,255 00
Crow Wing.....	2	2					9			8,100 00
Dakota.....	93	93			3,309 00	1	91	2		60,304 00
Dodge.....	66	66	4		1,500 00	7	48	2		56,410 00
Douglas.....	54	54			1,360 00	34	7			11,275 00
Faribault.....	102	102			8,016 00	11	82	2		46,365 00
Fillmore.....	187	185	2		9,608 00	32	108	12		110,473 00
Freeborn.....	97	97			2,490 00	26	66	1		44,675 00
Goodhue.....	126	124	2		14,378 00	5	117	8		183,879 00
Grant.....	11	10	1			1				900 00
Hennepin.....	108	108			13,365 00	14	78	9		282,268 00
Houston.....	87	86	1		10,700 00	28	51	4		45,665 00
Isanti.....	27	26	1		290 00	9	18			8,687 60
Jackson.....	34	34			3,820 00	4	8			5,221 85
Kanabec.....	3	3			150 00	1	1			500 00
Kandiyohi.....	67	61	6		579 00	16	25			14,126 00
Lac qui Parle.....	15	15					1			
Lake.....	1	1								250 00
Lac Seul.....	40	40			1,923 00	54	30	1	2	34,680 00
Lincoln.....	3	3			1,300 00	3	1			1,300 00
Lyon.....	26	25	1		175 00		3			1,175 00
McLeod.....	60	59	1		5,620 00	23	25			19,728 66
Martin.....	68	48	10		3,400 00	9	34			8,105 00
Meeker.....	63	57	6		3,300 00	28	28			26,860 00
Mill Lake.....	7	7			200 00	4	8			5,000 00

TABLE II.—Continued.

A TABLE showing the whole number of districts in each county; number reporting; number not reporting; the school houses built within the year and the value of the same; the number and character of all the school houses and value of the same.

	No. of Districts.	No. of Districts r	No. of Districts n	School Houses b	Value of the b	Log.	Frame.	Brick.	Stone.	Value of all the
Morrison.....	2				\$3,935 00	6	7			\$3,935 00
Mower.....	2				3,889 57	10	61	8	3	54,412 90
Murray.....	4				685 00	3	3			983 00
Nicollet.....	5				1,128 00	16	23	4		30,653 00
Nobles.....	10				2,435 00	4	11			2,686 00
Olsted.....	11				8,780 00	10	100	12	10	156,820 00
Otter Tail.....	9				3,110 22	15	10			8,769 22
Pine.....							3			2,900 00
Pope.....	6				4,480 00	12	9	1		9,215 00
Ramsey.....	23				533 56	1	5	2	9	214,492 48
Redwood.....	1				356 15	1	10			706 00
Renville.....	6				794 72	13	20			69 62
Rice.....	4				28,112 00	26	62	7	5	41 00
Rock.....	5				2,350 00		5			150 00
St. Louis.....	1				450 00	2	8			70 00
Scott.....	5				1,541 00	30	21	1	3	81 00
Sherburne.....	2				2,786 00	4	16	1		93 00
Sibley.....	3				525 00	21	22	2		34 34
Stearns.....	6				1,159 00	40	47	2	1	19 10
Steele.....						11	57	1		65 00
Stevens.....	3				2,025 00		3			95 00
Swift.....	3				1,405 00	2	5			63 00
Todd.....	9				993 00	23	6			03 00
Wabasha.....	10				5,580 00	8	77	4		171 00
Wadena.....	1				1,000 00		1			00 00
Waseca.....	8				4,278 00	28	42	1		90 00
Washington.....	3				25,362 00	2	40	3	2	00 00
Watsonwan.....	1				2,000 00	9	13			00 00
Wilkin.....	1				200 00	1	2			00 00
Winona.....	6				12,567 00	9	98	4	1	7. 00
Wright.....	6				1,995 00	46	24			75 00
Yellow Medicine.....	4				2,793 90		5			98 90
Total.....	76				\$253,554 08	751	1,846	105	56	\$2,338,700 14

TABLE III.

A TABLE showing the whole number of scholars in each county; the whole number in winter schools; average daily attendance, and length of winter schools in months; the number of Teachers, and their wages per month.

Counties.	Number of persons between the ages of 5 and 21 residing in the district Sept. 30, 1874.		Number of pupils enrolled in Winter Schools.		Average daily attendance	Number of teachers in winter schools.		Rates of wages per month of teachers in winter schools.	
	Males.	Females.	Males.	Females.		Males.	Females.	Males.	Females.
Aitkin.....	40	18	8	7	...	...	1	...	\$45 00
Anoka.....	1,042	967	642	618	...	7	20	\$48 00	94 66
Becker.....	170	161	48	50	...	1	1	100 00	35 00
Beltrami.....	...	...	...	...	...	...	...	...	...
Benton.....	376	331	186	187	...	8	10	46 50	39 75
Big Stone.....	...	...	...	...	...	...	...	...	...
Blue Earth.....	3,937	3,743	2,542	2,048	3.1	61	63	38 49	96 75
Brown.....	1,752	1,642	722	586	1.	21	10	33 04	...
Carlton.....	86	88	48	48	...	1	2	50 00	...
Carver.....	2,820	2,581	1,606	1,167	1.1	30	21	43 00	...
Cass.....	...	...	...	...	...	...	...	...	...
Chippewa.....	268	242	107	93	...	6	8	28 50	16 00
Chicago.....	1,047	1,090	490	411	...	6	23	49 00	37 77
Clay.....	175	131	33	47	...	1	2	20 00	40 00
Cottonwood.....	468	468	116	76	...	5	1	38 00	38 00
Crow Wing.....	162	142	80	76	...	...	3	...	56 00
Dakota.....	2,755	2,343	2,275	1,809	2.1	48	49	48 66	37 30
Dodge.....	1,604	1,724	1,382	931	1.	38	28	41 18	30 46
Douglas.....	1,017	1,006	411	295	...	18	15	35 77	31 05
Faribault.....	2,360	2,183	1,447	1,239	2.1	35	38	35 74	25 00
Fillmore.....	5,382	5,128	3,744	3,022	3.1	94	83	40 30	31 60
Freeborn.....	2,542	2,385	1,631	1,127	1.1	44	25	37 63	30 71
Goodhue.....	5,041	4,690	2,968	2,284	3.1	73	76	44 26	33 15
Grant.....	146	141	...	...	...	...	...	...	...
Hennepin.....	7,886	7,928	3,704	3,150	4.1	56	56	51 32	48 54
Houston.....	8,228	8,107	1,887	1,584	2.1	45	42	36 66	27 24
Isanti.....	699	628	81	76	...	...	8	...	28 63
Jackson.....	472	418	141	86	...	1	7	26 67	23 71
Kanabec.....	41	44	9	8	...	1	...	50 00	...
Kandiyohi.....	1,202	1,206	460	309	...	10	18	33 60	21 96
Lac qui Parle.....	153	106	16	6	...	1	...	26 00	...
Lake.....	70	68	10	6	...	1	...	46 00	...
Le Sueur.....	2,381	2,788	1,786	1,563	2.1	61	41	34 50	34 63
Lincoln.....	43	51	...	...	...	...	...	...	...
Lyon.....	369	375	108	100	...	2	6	28 00	19 72
McLeod.....	1,569	1,468	601	597	1.1	24	27	26 39	33 00
Martin.....	644	605	249	177	...	12	8	27 05	27 09
Meeker.....	1,467	1,426	728	672	...	15	25	38 09	26 68

TABLE III.—Continued.

A TABLE showing the whole number of scholars in each county ; the whole number in winter schools ; average daily attendance, and length of winter schools in months ; the number of Teachers, and their wages per month.

Counties.	Number of persons between the ages of 5 and 21 residing in the district Sept. 30, 1874.		Number of pupils enrolled in winter schools.		Average daily attendance in winter schools.	Length of winter schools in months.	Number of teachers in winter schools.		Rate of wages per month of teachers in winter schools.	
	Males.	Females.	Males.	Females.			Males.	Females.	Males.	Females.
Mille Lacs....	278	259	160	107	225	3.50	2	4	\$52 50	\$28 75
Morrison	477	422	145	140	193	2.66	8	7	86 11	33 88
Mower	2,140	2,014	1,167	975	1,736	3.50	86	88	40 75	84 50
Murray	148	128	6	11	12	8.00	.....	1	.....	20 00
Nicollet	2,197	1,979	972	775	1,617	2.94	27	21	38 00	29 48
Nobles	367	884	58	47	71	3.00	1	1	50 00	80 00
Olmsted	8,969	3,608	2,693	2,242	3,663	3.69	67	74	42 91	85 66
Otter Tail....	841	740	196	138	192	2.80	8	8	86 83	23 75
Pine.....	109	115	93	75	79	5.50	2	2	60 00	40 00
Pope	641	606	158	133	149	3.22	6	4	37 11	27 50
Ramsey	7,655	8,641	1,701	1,488	2,721	5.28	24	71	87 58	51 90
Redwood	356	354	123	128	165	3.75	3	5	43 33	26 18
Renville... ..	1,047	982	182	131	178	3.71	6	2	31 88	87 50
Rice.....	3,990	3,747	2,229	1,882	2,632	3.88	44	76	38 86	33 86
Rock.....	225	255	48	35	53	4.00	2	.....	45 00	.....
St. Louis.....	532	493	877	257	890	5.55	4	11	62 22	40 42
Scott.....	2,656	2,450	1,515	1,230	2,178	4.18	35	31	87 08	28 73
Sherburne	532	490	230	188	266	3.00	5	10	49 00	27 00
Sibley.....	1,989	1,726	909	750	1,278	3.25	26	12	39 60	81 78
Stearns	8,399	3,269	1,508	1,847	878	3.78	46	34	40 99	30 94
Steale	1,848	1,645	1,159	940	1,981	3.80	26	40	40 18	25 44
Stevens.....	82	72	14	6	16	3.00	1	1	83 82	38 33
Swift.....	348	320	55	89	52	3.66	2	1	85 00	16 00
Todd	646	617	167	139	139	3.20	11	5	27 63	24 50
Wabasha	3,061	3,138	2,070	1,827	3,622	3.72	54	53	46 83	34 81
Wadena.....	28	31	7	5	7	3.00	.....	1	.....	16 66
Waseca	1,936	1,814	1,203	1,003	1,507	3.62	28	31	88 97	81 36
Washington...	2,508	2,407	966	711	938	3.92	27	25	42 37	25 00
Watsonwan....	583	499	187	151	172	3.00	4	5	23 25	30 60
Wilkin.	55	80	.....	.....	.....	.....	.....	.....	.....	.....
Winona.....	4,477	4,652	2,652	2,866	3,284	3.70	49	80	41 92	23 85
Wright	2,675	2,498	1,528	1,278	1,858	3.41	36	47	33 12	26 70
Yel. Medicine.	318	277	132	75	135	3.50	7	1	32 89	30 00
Total.....	107,806	102,888	54,741	45,101	71,362	3.55	1,206	1,463	\$41 36	\$30 52

TABLE IV.

A TABLE showing the whole number of pupils in summer schools; average daily attendance in summer schools; length of summer schools in months; number of teachers in summer schools, and average wages per month of teachers in the same.

Counties.	Number of pupils enrolled in summer schools.		Average daily attendance.	Length of summer schools in months.	Number of teachers in summer schools.		Rate of wages per month of teachers in summer schools.	
	Males.	Females.			Males.	Females.	Males.	Females.
Aitkin.....	15	10		2.00	1		\$45 00	
Anoka.....	506	558		2.00	25		19 68	
Becker..	92	108		2.20	4		31 25	
Beltrami.....								
Benton.....	158	146		2.10	9		27 70	
Big Stone.....								
Blue Earth.....	1,153	1,220		2.00	90	103	23 56	25 55
Brown.....	516	576		2.45	20	27	27 46	28 51
Carlton.....	12	12		2.00	2		33 00	
Carver.....	381	273			8	9	50 08	
Cass.....								
Chippewa.....	140	196		2.75	8	9	19 83	20 80
Chicago.....	409	413		2.80	8	16	35	41 08
Clay.....	63	60		2.00	1	2	100	31 83
Cottonwood.....	163	134		2.33	3	13	19	19 66
Crow Wing.....	99	89		2.25	1	3	70	45 38
Dakota.....	648	1,543		2.86	29	67	45	82 00
Dodge.....	581	949		2.98	10	47	39	27 87
Douglas.....	504	484		3.00	12	81	82	27 65
Faribault.....	1,420	1,475		2.10	14	89	88	20 25
Fillmore.....	2,408	2,617		2.85	43	111	87	28 56
Freeborn.....	1,203	1,363		2.90	22	65	37	25 24
Goodhue.....	2,014	1,984		2.95	25	111	46	30 60
Grant.....	42	40		2.00		5		27 24
Hennepin.....	2,574	2,697		2.06	18	118	70	40 13
Houston.....	881	1,014		2.48	16	34	40	28 34
Isanti.....	220	189		2.95	8	15	27	27 00
Jackson.....	188	186		2.86	1	21	28	30 43
Kanabec.....	14	15		4.50		3		28 00
Kandiyohi.....	581	563		2.90	6	40	61	24 27
Lac qui Parle.....	73	68		3.00		7		19 71
Lake.....								
Le Sueur.....	652	592		2.90	10	39	39 40	28 20
Lincoln.....	23	26		3.00		5		18 00
Lyon.....	70	93		3.00	1	5	40 00	15 00
McLeod.....	367	609		3.00	5	30	43 20	25 41
Martin.....	368	493		2.29	2	43	20 50	14 85
Meeker.....	657	750		2.10	14	30	30 00	23 07
Millie Lake.....	163	148		2.00	1	6	63 00	25 00
Morrison.....	199	182		2.54	2	18	27 00	44 28
Mower.....	943	1,068		2.17	9	73	44 25	28 60
Murray.....	77	80		2.00		9		19 67

TABLE IV.—Continued.

A TABLE showing the whole number of pupils in summer schools; average daily attendance in summer schools; length of summer schools in months; number of teachers in summer schools, and average wages per month of teachers in the same.

Counties.	Number of pupils enrolled in summer schools.		Average daily attendance in summer schools.	Length of summer schools in months.	Number of teachers in summer schools.		Rate of wages per month of teachers in summer schools.	
	Males.	Females.			Males.	Females.	Males.	Females.
Nicollet.....	818	899	600	2.91	16	17	\$34.83	\$35.06
No'les.....	140	145	321	3.14	2	14	18.28	30.30
Olmsted.....	2,123	2,186	3,004	2.91	28	117	42.88	31.17
Otter Tail.....	349	314	946	2.10	4	26	39.50	27.30
Pine.....	54	78	69	2.00		1		40.00
Polk.....								
Pope.....	285	301		3.36	6	22	29.29	22.23
Ramsey.....	1,069	1,388		3.44	16	67	117.25	61.90
Redwood.....	164	173		3.16	2	14	40.00	26.94
Renville.....	470	480		3.16	4	32	24.25	23.96
Rice.....	1,468	1,644		3.14	14	86	42.70	28.30
Rock.....	90	103		3.86		10		19.67
St. Louis.....	314	282		3.67	2	7	77.50	58.07
Scott.....	443	444		3.00	5	16	66.60	29.61
Sherburne.....	266	273		3.23	3	18	27.00	35.20
Sibley.....	362	316		2.95	6	20	26.83	23.00
Stearns.....	1,398	1,410		3.62	37	44	41.91	27.48
Steele.....	863	893		3.00	12	55	33.16	22.26
Stevens.....	30	26		3.00		4		21.00
Swift.....	76	62		2.79	2	5	16.66	20.26
Todd.....	179	268		2.12	10	15	26.20	26.43
Wabasha.....	1,548	1,739	2,491	3.61	16	88	56.13	31.92
Wadena.....								
Waseca.....	980	985	1,298	3.12	10	64	36.28	26.90
Washington.....	530	571	519	3.23	6	35	45.00	28.66
Watsonwan.....	287	251	386	3.00	6	15	24.66	21.66
Wilkin.....	37	49	52	4.67		3		28.33
Winona.....	1,264	2,143	1,100	3.00	11	99	49.79	21.60
Wright.....	716	774	974	2.67	9	43	28.48	26.79
Yellow Medicine.....	67	50	102	2.90	3	5	24.33	25.25
Total.....	20,541	42,240	55,351	3.11	628	2,186	\$41.67	\$37.30

TABLE V.

A TABLE showing the number of school terms within the year; the total enrollment of pupils; and the per cent. of persons in the county Sept. 30, 1874, between the ages of five and twenty-one years, who attended school within the year; and the number of persons in the county Sept. 30th, 1874, between the ages of fifteen and twenty-one years.

Counties.	No. of school terms within the year.	Number of different pupils enrolled in school within the year.		Average per cent. of attendance for the year to whole number of pupils in county.	Number of persons between the ages of 15 and 21 in counties, September 30th, 1874.
		Males.	Females.		
Altkin.....	2	15	10	.43	11
Anoka.....	89	754	727	.73	527
Becker.....	2	50	60	.33	60
Beltrami.....					
Benton.....	23	229	199	.60	191
Big Stone.....					
Blue Earth.....	212	2,838	2,577	.70	1,923
Brown.....	66	1,081	957	.60	860
Carlton.....	5	50	57	.61	49
Carver.....	69	1,733	1,470	.59	2,041
Cass.....					
Chippewa.....	18	134	183	.52	69
Chisago.....	50	681	611	.62	504
Clay.....	7	74	91	.54	71
Cottonwood.....	20	237	168	.46	216
Crow Wing.....	8	111	109	.75	63
Dakota.....	154	2,672	2,297	.70	1,838
Dodge.....	113	1,449	1,308	.76	1,113
Douglas.....	67	708	598	.64	583
Faribault.....	186	2,004	1,850	.87	1,161
Fillmore.....	299	4,491	3,924	.80	3,030
Freeborn.....	165	1,852	1,657	.71	1,857
Goodhue.....	234	3,486	2,878	.65	2,664
Grant.....	5	42	40	.29	81
Hennepin.....	162	4,324	4,059	.58	5,124
Houston.....	123	2,063	1,831	.62	1,821
Isanti.....	25	262	280	.37	312
Jackson.....	28	272	237	.56	231
Kanabec.....	3	21	17	.44	17
Kandiyohi.....	70	724	633	.54	380
Lac qui Parle.....	8	90	61	.44	71
Lake.....	1	10	6	.12	21
Le Sueur.....	132	1,767	1,629	.60	1,353
Lincoln.....	3	28	26	.52	91
Lyon.....	14	147	162	.41	165
McLeod.....	88	1,141	1,034	.74	709
Martin.....	63	529	549	.86	878
Meeker.....	77	1,009	955	.65	853
Mille Lacs.....	10	222	169	.78	167

TABLE V.—Continued.

A TABLE showing the number of school terms within the year; the total enrollment of pupils; and the per cent. of persons in the county Sept. 30, 1874, between the ages of five and twenty-one years, who attended school within the year; and the number of persons in the county Sept. 30th, 1874, between the ages of fifteen and twenty-one years.

Counties.	No. of school terms within the year.	Number of different pupils enrolled in school within the year.		Average per cent. of attendance for the year to whole number of pupils in county.	Number of persons between the ages of 15 and 21 in counties, September 30th, 1874.
		Males.	Females.		
Morrison	20	281	273	.61	214
Mower.....	148	1,529	1,499	.72	906
Murray.....	10	78	70	.52	61
Nicollet.....	69	1,287	1,131	.58	1,052
Nobles.....	16	154	57	.42	191
Olmsted	238	3,222	2,856	.80	2,075
Otter Tail.....	44	438	364	.51	386
Pine.....	8	101	88	.84	69
Pope.....	87	372	353	.58	215
Ramsey.....	27	1,789	1,528	.90	5,254
Redwood.....	22	258	272	.74	178
Renville	44	589	510	.58	394
Rice.....	168	2,821	2,695	.69	2,348
Rock	13	188	133	.52	104
St. Louis.....	9	408	321	.71	288
Scott.....	80	1,587	1,334	.57	1,276
Sherburne.....	34	370	323	.67	814
Sibley	57	1,138	945	.56	1,025
Stearns	136	1,960	1,860	.57	1,623
Steele	115	1,411	1,295	.78	1,001
Stevens.....	5	28	28	.36	43
Swift	9	130	102	.84	150
Todd	40	408	385	.62	327
Wabasha	164	2,115	1,822	.68	1,758
Wadena	1	7	5	.22	39
Waseca	118	1,470	1,260	.72	1,105
Washington.....	84	1,096	819	.39	1,392
Watonwan	28	298	355	.60	198
Wilkin	8	87	49	.63	50
Winona....	176	2,083	2,900	.65	2,248
Wright.....	130	1,944	1,716	.70	1,576
Yellow Medicine.....	16	175	128	.51	133
Total	4,610	68,007	60,895		57,360

TABLE VI.

A TABLE showing indebtedness of Districts, disbursements within the year, and cash on hand September 30th, 1874.

Counties.	Amount of orders and bonds unpaid at the close of the year, (September 30, 1874.)	Paid within the year for building, renting, repairing, or buying School Houses or furniture, or lot for School Houses.	Paid within the year for teachers' wages.	Paid within the year for fuel and other current school expenses.	Cash in the Treasuries at the close of the year, Sept. 30, 1874.
Aitkin		\$16 00	\$225 00	\$49 60	\$249 71
Anoka	\$10,803 88	2,680 57	8,052 54	1,158 70	3,160 23
Becker	300 51	281 93	1,828 00	50 81	135 79
Beltrami					
Benton	4,417 06	1,300 93	2,577 56	514 44	1,818 27
Big Stone					
Blue Earth	28,606 71	18,908 16	26,776 59	5,537 02	10,003 17
Brown	2,684 88	5,795 04	11,879 08	2,738 40	6,223 34
Carlton	339 25	441 71	712 70	68 80	3 47
Carver	1,531 80	4,673 82	11,064 44	1,526 88	8,483 44
Cass					
Chippewa	2,205 48	2 378 83	1,271 28	118 55	843 26
Chisago	2,327 13	1,223 15	6,383 51	589 86	2,150 14
Clay	5,112 20	30 82	736 56	30 73	457 79
Cottonwood	6,806 64	498 12	971 57	152 92	174 50
Crow Wing		2,098 48	1,219 00	381 97	765 75
Dakota	10,696 80	7,810 46	11,994 04	5,905 89	7,694 63
Dodge	8,144 63	11,218 78	14,299 92	3,910 19	5,736 49
Douglas	3,423 38	1,406 88	6,923 87	541 09	1,489 14
Faribault	7,062 95	12,715 26	17,208 69	4,801 17	4,513 66
Fillmore	28,710 08	16,261 82	36,511 16	6,749 88	9,502 14
Freeborn	13,664 74	7,808 44	15,601 96	3,606 54	4,562 99
Goodhue	35,268 05	14,528 85	36,283 95	7,004 49	16,047 42
Grant	86 26	9 70	215 00	....	4 60
Hennepin	45,394 54	39,556 92	55,973 90	18,420 15	49,861 11
Houston	10,616 21	14,601 49	15,208 41	5,898 31	5,827 34
Isanti	560 68	794 78	1,859 05	161 56	988 52
Jackson	4,490 60	772 08	1,626 67	145 80	190 30
Kanabec		17 50	402 00	34 60	1,058 86
Kandiyohi	5,018 79	2,561 27	4,586 49	428 19	1,744 23
Lac qui Parle		17 40	489 00	88 00	166 31
Lake		2 00	292 50	41 43	188 49
Le Sueur	12,740 00	3,114 04	15,389 16	1,512 80	1,884 94
Lincoln	849 00	100 00	182 00	....	....
Lyon	1,728 03	107 07	642 93	32 00	52 82
McLeod	8,651 87	1,042 12	8,381 65	1,986 16	3,475 06
Martin	3,960 84	1,411 71	4,876 35	564 44	954 69
Meeker	4,069 09	4,776 05	7,991 47	1,310 74	1,933 03

TABLE VI.—Continued

A TABLE showing indebtedness of Districts, disbursements within the year, and cash on hand September 30th, 1874.

Counties.	Amount of orders and bonds unpaid at the close of the year, (September 30, 1874.)	Paid within the year for building, renting, repairing, or buying School Houses or furniture, or lot for School Houses.	Paid within the year for teachers' wages.	Paid within the year for fuel and other current school expenses.	Cash in the Treasuries at the close of the year, Sept. 30, 1874.
Mille Lacs.....	\$161 99	\$821 28	\$1,807 97	\$281 00	\$868 41
Morrison	883 50	878 77	2,178 60	247 68	1,118 61
Mower.....	86,776 60	28,812 58	19,034 47	5,589 99	11,968 08
Murray.....	1,270 51	401 70	141 88	.....	4 48
Nicollet.....	21,649 01	11,366 10	11,840 05	1,113 82	3,170 78
Nobles.. ..	2,502 13	146 78	875 81	874 65	53 83
Olmsted	10,518 58	8,088 88	35,812 12	8,944 84	9,361 01
Otter Tail.....	6,500 40	8,400 81	4,058 33	376 33	759 56
Pine.....	1,750 00	682 00	1,269 35	859 52	444 00
Pope.....	4,647 31	5,751 05	8,162 48	244 55	757 62
Ramsey.....	184,226 50	4,432 80	64,860 63	18,888 92	42,167 76
Redwood.....	246 50	999 58	2,028 31	246 25	846 50
Renville	3,131 24	1,111 86	4,020 89	242 28	994 47
Rice	64,488 12	12,037 86	26,383 71	6,762 91	5,297 71
Rock.....	3,975 59	2,086 95	640 98	68 19	330 14
St. Louis.....	274 66	1,647 48	5,999 85	1,086 91	5,226 98
Scott	8,419 49	4,183 90	11,947 49	1,604 68	2,109 17
Sherburne.....	11,595 00	2,718 89	3,770 31	839 13	889 90
Sibley	4,789 42	1,765 71	6,988 06	887 10	1,861 98
Stearns....	18,861 69	6,618 05	23,743 31	5,502 14	8,721 08
Steele.....	22,007 67	8,975 23	14,546 95	2,851 39	5,989 78
Stevens.....	1,610 00	424 20	857 00	86 00	3 04
Swift	4,494 21	613 02	843 50	183 20	393 41
Todd	962 93	1,152 09	8,152 24	879 18	1,584 66
Wabasha	28,865 18	10,898 67	80,595 40	7,010 51	12,906 83
Wadena.....	1,000 00	417 06	50 00	27 75	686 83
Waseca.....	8,020 12	4,528 43	13,102 82	2,367 39	4,120 99
Washington	4,182 78	10,779 59	13,444 88	1,871 64	3,571 57
Waionwan	5,077 25	748 05	2,244 68	154 55	1,418 17
Wilkin	1,000 00	1,525 24	828 00	75 65	388 03
Winona.....	18,540 81	18,264 56	26,425 41	8,332 40	18,789 40
Wright	5,071 55	3,681 41	12,742 68	1,366 69	2,732 52
Yellow Medicine....	1,710 00	8,187 64	1,211 00	61 90	299 83
Total	\$787,316 52	\$328,601 65	\$678,606 06	\$158,384 54	\$295,027 13

TABLE VII.

Showing the amounts received from different sources within the year.

Counties.	Amount received apportioned by Co. Auditor, being State funds, two mill tax, fines, money for sale of estrays, and liquor licenses.	Amount received of district taxes collected.	Amount received from all other sources.
Aitkin.....	\$ 348 71	.....	.....
Anoka.....	8,415 00	\$10,521 35	\$3,151 73
Becker.....	124 26	202 88	137 65
Beltrami.....	.....	.....	.....
Benton.....	1,719 49	2,853 59	921 14
Big Stone.....	.....	.....	.....
Blue Earth.....	15,201 89	52,165 47	4,315 22
Brown.....	6,178 40	15,359 90	276 40
Carlton.....	116 62	233 74	.....
Carver.....	6,999 30	7,527 06	3,011 08
Cass.....	.....	.....	.....
Chippewa.....	525 97	1,553 69	60 79
Chisago.....	4,547 86	3,641 73	24 51
Clay.....	182 54	1,616 84	5 97
Cottonwood.....	697 42	767 42	47 25
Crow Wing.....	1,103 65	886 86	2,474 64
Dakota.....	16,061 68	31,999 43	2,448 12
Dodge.....	7,575 03	23,432 03	531 44
Douglas.....	3,997 68	6,160 93	1,068 82
Faribault.....	8,829 11	18,542 89	7,746 14
Fillmore.....	17,584 65	47,437 64	1,906 00
Freeborn.....	6 850 89	16,707 49	7,295 61
Goodhue.....	19,626 44	39,921 60	5,331 83
Grant.....	110 00	.....	105 00
Hennepin.....	30,604 84	109,642 26	13,435 72
Houston.....	11,822 86	14,374 68	162 58
Isanti.....	1,430 80	1,491 12	444 85
Jackson.....	1,090 97	1,280 27	207 17
Kanabec.....	1,512 98	.....	4 00
Kandiyohi.....	3,517 08	3,976 99	2,231 91
Lac qui Parle.....	182 58	498 47	.....
Lake.....	307 95	182 11	.....
Le Sueur.....	4,874 06	10,653 59	268 41
Lincoln.....	48 00	.....	.....
Lyon.....	282 19	851 24	44 11
McLeod.....	4,438 67	10,174 12	676 96
Martin.....	2,282 81	3,835 23	4 50
Meeker.....	4,236 92	9,678 57	2,095 80
Mille Lacs.....	1,825 07	496 06	26 50
Morrison.....	1,632 10	2,635 42	400 00
Mower.....	13,967 58	30,840 40	15,918 69
Murray.....	90 51	26 72	26 84
Nicollet.....	6,507 25	19,127 28	104 28
Nobles.....	882 77	440 45	809 82
Olmsted.....	18,269 85	43,693 69	649 99
Otter Tail.....	2,179 69	3,664 06	708 08

TABLE VII.—Continued.

Showing the amounts received from different sources within the year.

Counties.	Amount received apportioned by Co. Auditor, being State funds, two mill tax, fines, money for sale of estrays, and liquor licenses.	Amount received of district taxes collected.	Amount received from all other sources.
Pine.....	\$2,191 11	\$1,847 00	.....
Pope.....	1,073 60	2,488 81	\$ 814 71
Ramsey.....	18,881 46	58,242 20	117,086 45
Redwood.....	1,087 48	2,532 18	57 00
Renville.....	1,285 86	2,900 25	75 85
Rice.....	14,550 59	25,991 21	3,864 23
Rock.....	866 99	600 53	290 65
St. Louis.....	5,289 45	5,261 56	293 62
Scott.....	8,608 89	2,078 25	684 40
Sherburne.....	1,808 11	4,466 92	85 86
Sibley.....	4,563 31	6,997 04	60 95
Stearns.....	11,866 57	28,790 94	5,326 01
Steele.....	7,085 79	15,994 40	452 19
Stevens.....	284 75	184 57	552 17
Swift.....	1,495 12	449 06	.....
Todd.....	2,037 83	3,135 25	91 50
Wabasha.....	11,693 00	47,105 88	4,164 04
Wadena.....	3 84	117 80	1,050 00
Waseca.....	6,107 88	12,806 47	1,084 62
Washington.....	8,610 74	8,744 17	1,971 84
Watsonwan.....	881 18	1,479 73	1,622 94
Wilkin.....	454 04	888 87	26 00
Winona.....	17,148 59	49,476 15	3,996 08
Wright.....	6,688 00	11,967 91	815 17
Yellow Medicine.....	841 39	2,256 89	27 50
Total.....	\$362,708 64	\$889,390 62	\$222,505 48

TABLE VIII.

Showing the location of graded public schools, the number of scholars in the district; the number and character of grades; the number of weeks taught; and the sums raised by taxes for school purposes.

Location.	Class of District.	No. of District.	Scholars in District.	Total attendance.	High School.	Grammar.	Intermediate.	Primary.	Received of taxes collected.
Anoka.....		1	654	475	1	1	1	6	\$7,494 26
Cannon Falls.....		11	894	426	1	1	1	1	1,764 75
Carver.....		1	218	185	1	1	1	1	646 28
Dundas.....		4	942	167	1	1	1	1	1,801 21
Faribault.....		1	1,803	626	1	2	5	6	10,494 60
Glencoe.....		2	994	155	1	1	1	1	1,511 64
Hastings.....		26	1,136	636	1	8	1	1	4,445 21
Hutchinson.....		1	255	338	1	1	1	1	1,328 89
Mankato.....		1	1,704	744	1	2	4	4	17,648 92
Minneapolis N.....		1	2,418	1,154	1	6	6	6	21,929 05
Minneapolis W.....		1	6,960	2,907	1	3	21	24	72,507 98
Monticello.....		7	190	140	1	1	1	1	1,885 70
New Ulm.....		1	823	444	1	2	2	2	8,688 94
Northfield.....		3	741	380	1	1	2	2	3,273 78
Owatonna.....		1	774	574	1	3	3	8	6,749 80
Le Sueur.....		1	443	283	1	1	1	2	2,491 09
Red Wing.....		1	1,002	989	1	2	5	6	8,234 38
Rochester.....		1	1,281	1,106	1	5	1	9	12,516 90
St. Charles.....		60	412	347	1	2	1	2	5,892 98
St. Paul.....		15	1,114	3,317	1	4	4	28	64,957 94
Sauk Centre.....		1	263	204	1	1	1	1	8,990 16
Waseca.....		72	434	262	1	1	2	1	4,281 26
Windom.....		6	113	105	1	1	1	1	384 83
Winona.....		1	3,008	1,599	1	3	6	11	24,174 81
Zumbrota.....		66	291	173	1	1	1	1	2,028 80
St. Cloud.....		1	789	298	1	9	1	2	6,451 00
Chatfield.....		109	513	232	1	1	1	1	2,774 00
Albert Lea.....		38	430	233	1	1	1	1	4,485 87
Alexandria.....		2	131	124	1	1	1	1	1,393 08
Duluth.....		1	849	608	1	1	2	5	3,544 70
Farington.....		40	210	111	1	1	1	1	2,156 48
Henderson.....		1	401	248	1	1	1	1	2,451 96
Kasson.....		20	240	162	1	1	1	1	8,006 91
Lake City.....		4	755	469	1	1	2	3	10,604 65
Mantorville.....		28	323	185	1	1	1	1	4,267 04
Ottawa.....		12	116	96	1	1	1	1	3,548 95
Plainview.....		60	267	111	1	1	1	1	11,888 57
St. Peter.....		1	880	641	1	1	4	4	7,825 1
Wabasha.....		1	621	344	1	2	2	2	704 60
Wells.....		63	233	208	1	1	1	1	4,802 25
Winnebago City.....		7	803	267	1	2	1	1	88 60
Rushford.....		16	399	220	1	1	2	2	16,527 14
Stillwater.....		9	1,504	425	1	3	4	3	755 78
Austin.....		27	722	144	1	1	1	1	817 66
Shakopee.....		41	295	110	1	1	1	1	1,051 41
Shakopee.....		1	268	148	1	1	1	1	2,805 12
Taylor's Falls.....		1	245	190	1	1	1	1	898 30
Read's Landing.....		17	120	88	1	1	1	1	
Stockton.....		1	120	88	1	1	1	1	
Totals.....			42,365	22,255	84	42	100	164	\$370,517 59

TABLE IX.

Salaries per month of Superintendents and Teachers of Graded Public Schools, as reported.

Location of School.	No. of District	Superintendent.	High School	Grammar.	Intermediate.	Primary.
Anoka	1	.....	\$122 22	\$55 55	\$50 00	\$50 00
Cannon Falls	11	.....	75 00	.....	35 00	35 00
Carver	1	.....	75 00	.....	.....	.....
Dundas	4	\$85 00	.....	.....	80 00	80 00
Faribault	1	166 66	75 00	50 00	45 00	47 50
Glencoe	2	.....	111 11	.....	45 00	.....
Hastings	26	150 00	50 00	50 00	50 00	50 00
Hutchinson	1	.....	85 00	.....	85 00	35 00
Mankato	1	150 00	100 00	50 00	45 00	45 00
Minneapolis, E. ....	.....	.....	100 00	53 12	40 00	40 00
Minneapolis, W. ....	.....	260 00	120 00	80 00	50 00	45 00
Monticello	7	80 00	80 00	.....	.....	26 00
New Ulm	1	50 00	.....	60 41	56 24	45 00
Northfield	3	120 00	45 00	45 00	40 00	40 00
Owatonna	1	133 33	60 00	45 00	40 00	40 00
Le Sueur	1	60 00	60 00	60 00	45 00	45 00
Red Wing	1	166 66	111 11	54 16	50 00	47 22
Rochester .....	.....	.....	.....	.....	.....	.....
St. Charles	60	111 11	.....	50 00	40 00	40 00
St. Paul .....	.....	.....	.....	.....	.....	.....
Sauk Centre .....	.....	.....	100 00	50 00	50 00	50 00
Waseca	72	75 00	.....	75 00	40 00	40 00
Windom	6	40 00	.....	.....	35 00	85 00
Winona .....	.....	200 00	120 00	60 00	55 00	50 00
Zumbrota	68	.....	100 00	32 00	32 00	32 00
St. Cloud .....	.....	.....	100 00	65 00	45 00	45 00
Chatfield	81	.....	111 00	40 00	40 00	40 00
Albert Lea	38	.....	100 00	50 00	40 00	40 00
Alexandria	2	.....	.....	75 00	50 00	.....
Duluth .....	.....	.....	.....	80 00	41 66	41 66
Farmington	40	.....	.....	68 00	40 00	40 00
Henderson	1	.....	.....	66 66	37 50	87 50
Kasson	30	.....	.....	84 00	32 50	32 50
Lake City	4	120 00	70 00	44 88	44 88	44 88
Mantorville	28	.....	.....	75 00	32 50	32 50
Ottawa	12	.....	.....	35 00	25 00	.....
Plainview	60	.....	.....	75 00	42 88	42 88
St. Peter	1	100 00	50 00	50 00	40 00	40 00
Wabasha	1	188 00	67 00	37 00	87 00	87 00
Wells	68	.....	.....	65 00	35 00	35 00
Winnebago City	7	.....	.....	65 00	45 00	45 00
Rushford	16	.....	.....	82 00	28 00	28 00
Stillwater	9	150 00	50 00	50 00	50 00	50 00
Austin	27	100 00	45 00	45 00	40 00	40 00
Shakopee	41	.....	.....	60 00	30 00	.....
Shakopee	1	.....	.....	60 00	30 00	.....
Taylor's Falls	1	.....	.....	50 00	45 00	45 00
Read's Landing .....	.....	.....	.....	80 00	70 00	70 00
Stockton	17	.....	.....	45 00	40 00	40 00

TABLE X.

Apportionment of State Current School Funds, made on the first Monday of March and the first Monday of October, 1874.

Counties.	No. of Scholars reported in 1873	March apportionment, 1874, 25 cents.	October apportionment, 1874, 73 cents.
Aitkin.....	50	\$ 12 50	\$ 36 50
Anoka.....	1,872	468 00	1,366 56
Becker.....	305	76 25	222 65
Benton ..	687	171 75	501 51
Blue Earth.....	7,493	1,873 25	5,469 89
Brown.....	3,208	802 00	2,341 84
Carlton.....	169	42 25	123 87
Carver.....	5,234	1,308 50	3,820 82
Chippewa.....	466	116 50	340 18
Chisago..	2,002	500 50	1,461 46
Clay.....	227	56 75	165 71
Cottonwood.....	550	137 50	401 50
Crow Wing.....	323	80 75	235 79
Dakota.....	6,591	1,647 75	4,811 43
Dodge.....	8,492	878 00	2,549 16
Douglas.....	2,009	502 25	1,466 57
Faribault.....	4,356	1,089 00	3,179 88
Fillmore.....	10,103	2,525 75	7 375 19
Freeborn.....	4,610	1,152 50	2,865 80
Goodhue.....	9,268	2,317 00	6 765 64
Grant.....	151	37 75	110 23
Hennepin.....	14,788	3,697 00	10,795 24
Houston.....	5,885	1 471 25	4,296 05
Ipsanti.....	1,207	301 75	881 11
Jackson.....	778	194 50	567 94
Kandiyohi.....	2,080	520 00	1,518 40
Lac qui Parle.....	200	50 00	146 00
Lake.....	158	38 25	111 69
Le Sueur.....	5,490	1,372 50	4,007 70
Lyon.....	866	91 50	267 18
McLeod.....	2,712	678 00	1,979 76
Martin.....	1,498	374 50	1,098 54
Meeker.....	2,919	729 75	2,130 87
Mille Lacs.....	529	132 25	386 17
Morrison.....	762	190 50	556 26
Mower.....	4,142	1,085 50	3,028 56
Murray.....	250	62 50	182 50
Nicollet.....	3,945	986 25	2,879 85
Nobles.....	869	92 25	269 37
Olmsted.....	7,396	1,849 00	5,399 08
Otter Tail.....	1,230	332 50	970 90
Pine.....	235	58 75	171 55
Pope.....	1,060	265 00	778 80
Ramsey.....	13,611	3,402 75	9,936 03
Redwood.....	750	142 50	416 10
Renville.....	1,842	460 50	1,344 66
Rice.....	7,396	1,849 00	5,399 08
Rock.....	386	96 50	281 78
St. Louis.....	950	237 50	693 50
Scott.....	4,984	1,246 00	3,658 32
Sherburne.....	926	231 50	675 98
Sibley.....	3,374	843 50	2,468 02
Stearns.....	6,356	1,589 00	4,639 88
Steele.....	3,442	860 50	2,512 66
Stevens.....	182	33 00	96 36
Swift.....	280	57 50	167 90
Todd.....	1,108	277 00	808 84
Wabasha.....	5,819	1,454 75	4,247 87
Wadena.....	3,543	885 75	2,586 39
Washington.....	5,253	1,313 25	3 834 69
Watsonwan.....	1,258	314 50	918 34
Wilkin.....	124	31 00	90 52
Winona.....	8,649	2,162 25	6,313 77
Wright.....	4,663	1,165 75	3,403 99
Yellow Medicine.....	812	78 00	227 76
Total.....	196,188	\$49,047 00	\$143,217 24

TABLE XI

A TABLE showing the sum of March and October apportionments of school moneys by County Auditors for 1874, and the amount of the two mill tax due the schools in each county, according to the report of the State Auditor.

Counties.	Aggregate amount of current school fund apportionment by the State Superintendent.	Aggregate amount of two mill tax apportionment by County Auditor.	NO to S port of the State Auditor.	Amount of apportionment from fees.	Amount of apportionment from entries.	Liquor licenses.
Aitkin.....	\$49 00	\$165 00	\$431 84			
Anoka.....	1,834 58	2,279 34	2,062 28	\$500 00		\$50 00
Becker.....	298 90	262 80	711 72			\$40 45
Beltrami.....						
Benton.....	673 26	984 10	1,088 73			75 00
Big Stone.....						
Blue Earth.....	7,343 14	11,050 75	8,436 87	90 20	\$37 58	
Brown.....	3,148 84	2,806 86	2,585 96	300 00		222 45
Carlton.....	165 62	870 97	450 94	1 00		168 76
Carver.....	5,128 32	3,416 12	2,583 31	72 50		
Cass.....			1,622 64			
Chippewa.....	486 69		454 68			
Chisago.....	1,961 96	2,369 78	2,467 89			134 60
Clay.....	233 46		1,576 88			
Cottonwood.....	530 00	630 84	704 39	16 00		
Crow Wing.....	316 54	461 29	823 08	150 62		\$68 46
Dakota.....	649 16	9,466 38	7,187 62			
Dodge.....	8,423 16	4,180 82	5,818 52	50 00		
Douglas.....	1,968 62	1,378 97	1,549 68	15 00		538 21
Faribault.....	4,263 68	8,635 00	4,183 49	15 00		
Fillmore.....	9,900 94	9,663 42	8,469 91	298 50		
Freeborn.....	4,517 00	3,864 48	3,622 84	117 60		80 00
Goodhue.....	9,082 64	19,106 39	9,668 10	166 00	2 53	425 00
Grant.....	147 98					72 64
Hennepin.....	14,492 34	17,824 11	18,179 59	246 86		900 91
Houston.....	8,767 80	6,190 69	5,073 94	265 00		416 68
Isanti.....	1,182 86	646 46	892 11	10 00		134 15
Jackson.....	769 44	448 09	560 56	5 00		140 50
Kanabec.....		668 28	614 69			
Kandiyohi.....	2,033 40	1,778 76	1,733 71	133 35		317 85
Lac qui Parle.....	196 00	234 83	337 96	50 00		74 91
Lake.....	149 34	180 84	247 19			
Le Sueur.....	5,380 20	2,238 75	2,910 17	15 00		166 66
Lincoln.....						
Lyon.....	366 68	86 23	251 41	28 20		141 00
McLeod.....	2,667 76	2,641 40	2,330 48	37 14		244 80
Martin.....	1,468 04	1,330 21	1,187 93	5 00		
Meeker.....	2,380 62	2,065 44	2,176 62	20 26		

TABLE XI.—Continued.

A TABLE showing the sum of March and October apportionments of school moneys by County Auditors for 1874, and the amount of the two mill tax due the schools in each county, according to the report of the State Auditor.

Counties.	Aggregate amount of current school fund apportionment by the State Superintendent.	Aggregate amount of two mill tax apportionment by County Auditor.	The amount of the two mill fund as due the schools according to report of the State Auditor.	Amount of apportionment from fines.	Amount of apportionment from estrays.	Liquor licenses.
Mill Lake	\$518 42	\$738 00	\$923 98	\$15 00		\$160 00
Morrison	746 75	1,069 59	1,156 12			825 00
Mower	4,069 15	5,550 32	5,553 28	34 07		
Murray	245 00		507 40	10 00		
Nicollet	8,866 10	8,612 40	3,172 74	40 00		
Nobles	861 62	199 52	504 02	70 00		
Olmsted	7,245 08	8,889 09	9,391 54	647 33		110 00
Otter Tail	1,303 40	1,480 19	1,597 43	40 00		175 00
Pine	230 80	812 68	1,406 62			250 00
Pope	1,038 50	587 54	1,033 07	4 70		41 00
Ramsey	13,336 78	30,676 45	31,291 66	1,246 68		
Redwood	558 50	1,287 60	1,768 20	10 00		57 50
Renville	1,805 16	1,020 14	1,199 70	25 00		75 00
Rice	7,248 09	7,204 50	7,248 11	301 09	\$1 30	100 00
Rock	378 23	134 07	827 16			100 00
St. Louis	931 00	5,385 93	5,300 73	100 00		
Scott	4,884 32	2,306 43	2,703 57	165 00		414 10
Sherburne	907 49	1,094 15	1,101 75	111 77		5 00
Sibley	3,306 52		2,443 01			
Stearns	6,228 86	6,377 01	5,757 25	150 00		
Steele	3,373 16	4,213 20	3,635 87			
Stevens	129 36	154 36	169 50			
Swift	225 40	359 07	258 88	9 40		435 79
Todd	1,086 84	1,073 97	1,199 63	15 00		100 00
Wabasha	5,702 62	6,313 72	6,241 77	110 00	65 40	643 97
Wadena			80 05			
Waseca	3,472 14	273 10	2,870 57			
Washington	5,147 94	8,637 39	7,603 44	110 00		135 00
Watsonwan	1,232 84	945 69	1,028 49	19 77		
Wilkin	121 62	774 18	1,216 41	15 00		350 00
Winona	8,476 02	12,290 93	10,262 69	251 23		
Wright	4,569 74	4,106 56	2,692 82	204 00		606 63
Yellow Medicine	306 76	390 50	566 56	20 00		
Total	\$193,364 24	\$224,780 90	\$224,190 23	\$5,885 07	\$96 51	\$2,203 91

TABLE XIII.—Continued.

Name of School	Where situated.	Number of Pupils in the same within the year ending Sept 30, 1874.		Average Attendance.		Number of weeks taught.	Expenses—how met.	No. of Prof. or Teachers.	Character and Course of Study.	Controlled by what Denomination.
		Males.	Females.							
Saint Joseph's School	Red Wing.	100	40	125	44	Tuition.		2	Common Branches.	Rom. Catholic.
Ger. Luth. Parish School	Hay Creek.	107	57	70	36	Contributions.		3	Elementary, with Biblical History and Catechism.	Lutheran.
Ev. Luth. Church School	Warrango and other towns.	...	...	...	...			3	Norwegian Language, Biblical Hist., Algebra, Writing, Arithmetic.	Ev. Lutheran.
Swedish Parish School	Vasa, Goodhue County.	89	87	82	30	Tuition and church aid.		1	Swedish language, common branches and religion.	Ev. Lutheran.
Saint Mary's School	St. Cloud.	109	107	178	44	Tuition & church aid.		3	Catholic, Common br. and Languages, Commercial, & Music.	Catholic.
Saint John's College	Near St. Joseph, Stearns Co.	134	...	90	42			20		Catholic.
St. Peter and Paul Church	Mapleto.	140	160	275	48	" & subscriptions		4		Catholic.
"	New Ulm.	16	7	23	17	" and board.		1		None.
"	New Ulm.	60	46	134	40	" and board.		9	Preparatory and Collegiate.	P. E. Church.
"	Faribault.	134	30	124	40	" and board.		...		Catholic.
"	"	...	114	114	40	" and board.		...		None.
"	"	...	50	50	...	" and board.		...		P. E. Church.
"	"	...	85	35	...	" and board.		...		Catholic.
"	"	124	78	200	...	" and board.		...		Catholic.
"	"	18	13	30	...	" and board.		...		Catholic.
"	Stillwater.	60	90	140	40	Tuition.		...		Catholic.
"	Northfield.	107	64	171	89	"		7	English, Preparatory and Coll. Courses	Lutheran.
"	Athon.	43	20	40	39	"		3	Conn. and Higher English, Ancient and Modern Languages and Music.	Congregat. Int.
		1914	1880-1872	1954	1064			106		None.

TABLE XIV.

Showing the amount of State School Funds apportioned by the State to each County; the amount apportioned by County Auditors to the Schools of their respective Counties, and the deficiencies of such apportionment—if any.

Counties.	Amount apportioned to counties.	Deficiency of funds apportioned by State	Amount apportioned Auditors to schools Auditors' reports of	Special School Tax, %
Aitkin.....	\$48 00	.....	6886 49	\$1,054 60
Anoka.....	1,324 56	.....	4,168 90	8,390 04
Becker.....	206 90	.....	808 16	2,431 56
Beltrami.....	.....	.....	.....	.....
Benton.....	673 36	.....	1,122 86	4,515 96
Big Stone.....	.....	.....	.....	.....
Blue Earth.....	7,843 14	.....	18,831 67	46,710 31
Brown.....	3,143 84	.....	6,373 14	14,983 80
Carlton.....	166 62	.....	706 34	284 66
Carver.....	6,129 32	.....	8,848 46	10,382 92
Cass.....	.....	.....	.....	.....
Chippewa.....	456 68	.....	983 28	2,076 07
Chicago.....	1,961 96	.....	4,449 34	5,866 96
Clay.....	228 46	.....	.....	2,068 88
Cottonwood.....	689 00	.....	738 84	2,434 86
Crow Wing.....	316 54	.....	1,280 74	3,078 89
Dakota.....	6,459 12	.....	18,563 81	31,857 27
Dodge.....	3,492 16	.....	7,619 56	18,666 90
Douglas.....	1,868 08	.....	4,890 00	6,789 71
Fairbank.....	4,368 58	.....	8,026 28	28,478 08
Fillmore.....	3,900 84	.....	18,396 66	45,122 79
Freeborn.....	4,517 60	.....	8 069 78	19,426 22
Goodhue.....	9,082 64	.....	\$1,804 71	42,884 68
Grant.....	127 96	.....	230 62	.....
Hennepin.....	14,492 34	.....	33,893 62	118,966 79
Houston.....	5,767 20	.....	19,829 86	14,078 27
Isanti.....	1,182 86	.....	1,993 49	2,210 69
Jackson.....	762 44	.....	1,351 09	1,737 16
Kanabec.....	.....	.....	568 28	.....
Kandiyohi.....	2,088 40	.....	4,267 36	8,211 08
Lac qui Parle.....	196 00	.....	646 76	614 90
Lake.....	149 94	\$111 69	168 69	237 86
Le Sueur.....	6,880 20	.....	8,886 63	15,298 03
Lincoln.....	.....	.....	.....	.....
Lyon.....	358 68	.....	614 20	1 064 21
McLeod.....	2,667 76	.....	5,661 10	11,786 63
Martin.....	1,488 04	.....	2,808 26	4,897 69
Meeker.....	2,880 62	5 84	4,939 60	11,867 86
Miller.....	518 42	.....	1,271 43	2,888 26
Morrison.....	746 76	.....	1,076 88	8,237 99
Mower.....	4,089 16	.....	10,888 66	40,862 18

TABLE XIV—Continued.

Showing the amount of State School Funds apportioned by the State to each County; the amount apportioned by County Auditors to the Schools of their respective Counties, and the deficiencies of such apportionment—if any.

Counties.	Amount apportioned by State to counties		Deficiency of funds apportioned by State.	Amount apportioned by Co. Auditors to schools as per Auditors' reports on file.	Special School Tax, 1878.
Murray.....	\$245 00	\$245 00		\$355 02	\$278 09
Nicollet.....	3,896 10	3,896 10		7,418 80	16,390 30
Nobles.....	861 62	361 62		824 01	1,414 94
Olmsted.....	7,348 08	7,248 08		16,894 40	41,918 72
Otter Tail.....	1,303 40	1,304 40		2,938 59	6,868 60
Pias.....	250 30	230 30		1,282 98	2,808 85
Pope.....	1,038 80	1,038 80		1,972 14	5,041 00
Ramsey.....	13,838 78	13,338 78		48,254 91	6,978 48
Redwood.....	558 60	558 60		1,948 70	3,658 52
Renville.....	1,805 16	1,805 16		5,926 80	6,367 95
Rice.....	7,248 08	7,248 08		16,479 24	28,827 82
Rock.....	378 28	378 28		612 35	1,931 86
St. Louis.....	981 00	931 00		6,416 93	7,167 70
Scott.....	4,884 82	4,884 32		8,771 84	10,377 71
Sherburne.....	907 48	907 48		2,150 39	3,049 26
Sibley.....	3,806 52	3,806 52		10,616 28	8,794 86
Stearns.....	6,228 88	6,228 88		9,244 44	33,669 75
Steele.....	3,373 16	3,373 16		7,691 36	17,498 08
Stevens.....	129 36	176 96	\$47 60	495 22	212 25
Swift.....	225 40	225 40		928 75	1,234 20
Todd.....	1,085 84	1,085 84		2,276 81	4,842 84
Wabasha.....	5,702 62	5,702 62		12,826 81	47,342 70
Wadena.....					199 55
Waseca.....	8,473 14	8,473 14		6,260 24	17,422 06
Washington.....	5,147 91	5,147 91		13,420 83	34,224 16
Watsonwan.....	1,232 81	1,232 81		2,198 30	4,008 52
Wilkin.....	121 62	123 52	2 00	1,860 72	8,989 24
Winona.....	8,476 02	8,476 02		21,008 18	51,460 86
Wright.....	4,619 74	4,669 74		9,886 98	13,194 09
Yellow Medicine.....	305 76	287 76	78 00	847 23	2,871 43
Totals.....	\$192,264 94	\$182,118 31		\$434,324 68	\$907,108 90

TABLE XV.

SHOWING the number and grade of certificates granted by the respective County Superintendents during the school year ending September 30th, 1874, as far as reported.

Counties.	First Grade.	Second Grade.	Third Grade.	Males.	Females.	Total.	Rejected.
Aitkin.....	.....	1	.....	.....	1	1	.....
Anoka.....	8	29	13	3	47	50	4
Becker.....	.....	4	5	1	8	9	1
Beltrami.....	.....	.....	.....	.....	.....	.....	.....
Benton.....	9	20	6	7	28	35	.....
Big Stone.....	.....	.....	.....	.....	.....	.....	.....
Blue Earth.....	20	101	78	72	127	199	62
Brown.....	3	16	82	24	27	51	7
Carlton.....	.....	3	.....	1	2	3	.....
Carver.....	1	6	34	15	26	41	13
Cass.....	.....	.....	.....	.....	.....	.....	.....
Chippewa.....	1	2	11	7	7	14	1
Chisago.....	6	10	12	10	18	28	5
Clay.....	.....	1	3	3	1	4	1
Cottonwood....	.....	5	12	4	13	17	1
Crow Wing.....	.....	.....	2	.....	2	2	.....
Dakota.....	16	75	40	44	87	131	19
Dodge.....	8	40	87	29	51	80	13
Douglas.....	5	20	67	41	51	92	10
Faribault.....	6	51	106	41	122	163	45
Fillmore.....	5	68	175	101	147	248	.....
Freeborn.....	8	62	63	45	88	133	.....
Goodhue.....	8	83	88	52	122	174	36
Grant.....	.....	.....	5	.....	5	5	.....
Hennepin.....	7	21	20	8	40	48	11
Houston.....	7	29	87	50	73	123	10
Isanti.....	.....	5	11	3	13	16	.....
Jackson.....	.....	4	20	2	22	24	8
Kanabec.....	.....	2	1	1	2	3	1
Kandiyohi.....	5	9	81	9	36	45	4
Lac qui Parle.....	.....	.....	8	1	7	8	.....
Lake.....	.....	.....	.....	.....	.....	.....	.....
Le Sueur.....	1	22	20	11	32	43	21
Lincoln.....	1	1	1	.....	3	8	.....
Lyon.....	1	4	5	.....	10	10	2
McLeod.....	4	25	52	20	61	81	8
Martin.....	.....	10	42	4	48	52	7
Meeker.....	5	89	20	23	41	64	.....
Mille Lacs.....	3	11	5	5	14	19	.....
Morrison.....	5	3	8	2	14	16	1

TABLE XV.—Continued.

SHOWING the number and grade of certificates granted by the respective County Superintendents during the school year ending September 30th, 1874, as far as reported.

Counties.	First Grade.	Second Grade.	Third Grade.	Males.	Females.	Total.	Rejected.
Mower.....	.....	18	54	8	64	72	37
Murray.....	.....	.....	.....	.....	.....	.....	.....
Nicollet.....	6	35	25	27	39	66	21
Nobles.....	8	11	7	7	14	21	3
Olmsted.....	9	137	91	76	161	237	85
Otter Tail.....	1	9	23	5	28	33	2
Pine.....	.....	.....	.....	.....	.....	.....	.....
Pope.....	2	8	20	6	24	30	6
Ramsey.....	3	7	2	4	8	12	.....
Redwood.....	1	8	9	2	11	13	.....
Renville.....	.....	9	22	6	25	31	15
Rice.....	13	72	93	58	125	178	15
Rock.....	.....	12	4	3	13	16	.....
St. Louis.....	.....	17	3	3	17	20	3
Scott.....	3	26	25	37	27	64	9
Sherburne.....	8	8	5	6	15	21	5
Sibley.....	4	14	24	23	19	42	.....
Stearns.....	13	25	20	18	40	58	18
Steele.....	3	42	47	30	62	92	20
Stevens.....	.....	5	.....	.....	5	5	.....
Swift.....	.....	4	4	3	5	8	.....
Todd.....	1	8	14	11	12	23	.....
Wabasha.....	11	70	76	68	89	157	14
Wadena.....	.....	.....	1	.....	1	1	.....
Waseca.....	4	41	48	26	67	93	48
Washington.....	5	44	50	30	69	99	24
Watonwan.....	1	8	9	4	14	18	.....
Wilkin.....	.....	.....	8	.....	3	3	.....
Winona.....	2	95	30	44	83	127	6
Wright.....	9	49	66	35	89	124	7
Yellow Medicine.....	1	1	7	4	5	9
Totals.....	239	1,507	1,875	1,161	2,520	3,681	572

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[EXECUTIVE DOCUMENT No. 15.]

THE ELEVENTH ANNUAL REPORT
OF THE
STATE NORMAL SCHOOL BOARD
TO THE
GOVERNOR OF MINNESOTA,
FOR THE
FISCAL YEAR ENDING NOV. 30, 1874.

TRANSMITTED TO THE LEGISLATURE OF THE SEVENTEENTH ANNUAL
SESSION, 1875.

SAINT PAUL:
ST. PAUL PRESS COMPANY.
1875.

OFFICERS OF THE MINNESOTA STATE NORMAL SCHOOLS.

STATE NORMAL BOARD—1874.

GEN. H. H. SIBLEY, President, Saint Paul. Term expires 1875.

HON. HORACE B. WILSON, State Supt. Public Instruction, ex-officio, a member and Secretary, Saint Paul.

REV. D. L. KIEHLE, Preston. Term of office expires 1875.

REV. G. W. T. Wright, D. D., Mankato. Term of office expires 1877.

HON. THOMAS SIMPSON, Winona. Term of office expires 1877.

SUPT. SANFORD NILES, Rochester. Term of office expires 1875.

J. G. SMITH, Esq., St. Cloud. Term of office expires 1877.

REPORT OF
STATE NORMAL SCHOOL BOARD
OF THE STATE OF MINNESOTA,

FOR THE YEAR ENDING DECEMBER 1ST, 1874.

NORMAL SCHOOL BOARD, }
ST. PAUL, Minn., Dec. 7th, 1874. }

His Excellency, C. K. Davis,
Governor of Minnesota :

SIR : I have the honor to submit this, the annual report of the State Normal Board for the year ending Dec. 1, 1874, as required by law.

The reports of the Principals of the three Normal Schools, show the following enrollment and attendance at each respectively, to-wit :

I. WINONA.

Normal department, 48 males, 207 females,	-	255
Model classes, 129 males, 134 females,	-	263
		<hr/>
Total enrollment for the year,	-	518
		<hr/>
Average attendance, -	-	280

Normal department, males 31, females 117,	-	148
Model classes, including children of the Soldiers' Orphans' Home, males 92, females 93,		185
		<hr/>
Making the average during the year,	-	333

II. MANKATO.

Normal department, males 50, females 121,	-	171
Model classes, males 27, females 19,	-	46
		<hr/>
Total enrollment for the year,	-	217
Average attendance,	-	79

III. ST. CLOUD.

Normal department, males, 28, females, 94,		122
Model classes, males, 23, females, 25,	-	48
		<hr/>
Total enrollment during year,	-	170
Average attendance—		
Normal department, males, 16, females, 52,	-	68
Model classes, males, 15, females 15,	-	30
		<hr/>
Average attendance during year,	-	98

There have been graduated from the several schools in 1873 :

Winona,	-	-	-	-	-	29
Mankato,	-	-	-	-	-	9
St. Cloud,	-	-	-	-	-	15
						<hr/>
Total,	-	-	-	-	-	53

To which may be added at the close of the present term, Dec. 23d, 1874, 24 from Winona, and a considerable num-

ber will be prepared for graduation in each of the schools in May next.

The school at Mankato has been, to some extent, numerically affected, by the destitution prevailing in the southwestern counties of the State, caused by the visitations of grasshoppers for two successive seasons. The crops of the farmers having been, more or less, totally destroyed by these pests, many of the parents have been too much impoverished to send their children to school.

The financial condition of the three institutions will appear in the reports of the principals appended hereto. There will be needed, appropriations by the Legislature at its approaching session, to meet current expenses, in addition to the \$5,000, permanently appropriated to each, as follows, to-wit :

For Normal School at Winona,	-	-	\$7,000
For Normal School at Mankato,	-	-	5,000
For Normal School at St. Cloud,	-	-	4,000

And the Board respectfully urges that they be made accordingly. A critical examination of the disbursements by the Board, at its session just closed, has not disclosed any want of economy on the part of the resident directors, who, as acting treasurers, have the management of the funds, on the contrary, a determination has been evinced by these gentlemen, to reduce the expenditures to the lowest limit, consistent with the efficiency of the schools, and the comfort of the students and pupils. Under a misapprehension of the intent of the Legislature, in making provision for the purchase of furniture for the new school building at St. Cloud, a piano forte was included in the list. The Board unanimously decided, that musical instruments were not admissible, at the expense of the State, and the resident director has been instructed to dispose of the piano to the best advantage, and account to the Treasury for the proceeds.

The buildings at Winona and St. Cloud are in excellent con-

dition, and need little, if any, outlay for repairs. The same cannot, unfortunately, be stated of that at Mankato. The walls are cracked, the roof leaky, and the foundations of the structure endangered for the lack of proper drainage. It is believed that the appropriation asked for, of \$5,000, in addition to the \$5,000 of permanent fund, will afford a sum, over and above current expenses, sufficient to remedy the defects, at least for the present. There is no doubt that a wise economy would suggest the adoption of speedy measures, to ensure costly public edifices, like the Normal building at Mankato, against decay and dilapidation. In this connection the Board would respectfully call the attention of the legislature to the fact, that the furnaces in the same school are sadly out of repair, and were originally of inadequate size. Dr. Wright, resident director, reports that he has been compelled to use a sum amounting to nearly \$300, from the fund for current expenses, wherewith to temporarily repair these furnaces, and must necessarily expend more in the same direction, and he makes application that between \$1,100 and \$1,200 be specially appropriated, to make good such portion of the sum provided for current expenses as has been disbursed for this and other indispensable objects, by himself and his predecessor in office.

There is a claim against the Winona school amounting to \$8,430.21, for heating apparatus, and other items, dating back to 1871, which should be disposed of by the legislature, and if correct paid without further delay. A bill for that purpose passed the State Senate at the last session, but did not meet the sanction of the House of Representatives.

The Board earnestly and respectfully appeals to the legislature for a small appropriation to enclose the grounds on which the Winona school stands. There is now no fence of any kind to prevent domestic animals from congregating around the doors of the edifice, and the surroundings are consequently filthy and unsightly, and mortifying to the pride of every citizen of the State, who has occasion to visit the school.

It is not the intention of the Board, nor is it necessary, to proffer any arguments in favor of the system of Normal

Schools. The policy has been maturely considered and adopted by the legislature, in years that are past, and it is too late now, after the expenditure of large sums for the construction of proper buildings, and to set in motion the whole machinery of education in these schools, to hesitate in furnishing the means to make them useful as well as creditable to the State. These institutions have gained for themselves a name and reputation for high moral and mental training, which should be a source of pride to all our citizens. Their graduates are sought for with eagerness, not only in our own State, but outside of it, to fill important positions in the high schools and others of a similar kind, devoted to advanced grades of study. Nevertheless, Normal Schools, like the University, and other kindred institutions dedicated to classical and scientific education, are necessarily expensive, and they can only be maintained at the highest point of usefulness and efficiency by such liberal support on the part of the State, as will enable those entrusted with their management to keep pace with the improvements and discoveries of the times. To accomplish this, apparatus for purposes of illustration and experiment, must be provided, as all of the Normal Schools are lamentably deficient in these appliances.

The reports to the Board of its visiting committees, resident directors and the principals of the schools, are herewith respectfully submitted. The Board would be derelict to its duty, was it to fail in the expression of the high estimation placed by it, upon the character and labors of the principals and assistants in each of the Normal Schools, during the past year. The State is greatly indebted to them for the industry, efficiency and harmony, which have characterized their important work. The Board cordially commends these able and conscientious teachers, to the kind consideration of the State authorities.

I have the honor to be,

Very respectfully,

Your obedient servant,

HENRY H. SIBLEY,

President State Normal Board.

STATE NORMAL SCHOOL AT WINONA.

BOARD OF INSTRUCTION, 1874-5.

WM. F. PHELPS, M. A.,
Principal, and Instructor in Didactics.

BELLE S. THOMPSON,
Instructor in English Language, Metaphysics and Methods of Teaching.

EUGENIA A. WHEELER,
Instructor in Geography, History and Methods of Teaching.

CHARLES A. MOREY,
Instructor in Physics, Chemistry and Physiology and Teacher of Elocution and Reading.

CLARENCE M. BOUTELLE,
Instructor in Theoretical and Applied Mathematics.

JOHN D. LORD,
Instructor in Penmanship, Drawing and the Arts of Design.

MARY. A. W. COOLEY,
Instructor in Vocal Music.

SARAH L. WHEELER,
Teacher of the Fourth Model Class and Critic in Methods.

FRANC V. SHARPE,
Teacher of the Third Model Class and Critic in Methods.

DELIA A. BROWNING,
Teacher of the Second Model Class and Critic in Methods.

MYRA KIMBALL,
Teacher of the Primary Model Class and Critic in Methods.

REPORT OF THE PRINCIPAL
OF THE
STATE NORMAL SCHOOL AT WINONA.

To the Board of Directors of the Minnesota State Normal Schools:

GENTLEMEN:—The undersigned begs leave respectfully to submit the Eleventh Annual Report of the State Normal School at Winona, embracing the period from December first, 1873, to December first, 1874.

It is highly satisfactory to note that the past year as a whole, has been one of unexampled prosperity.

Although the total enrollment has not been quite as great as during the previous year, yet the average attendance has been greater, indicating a more stable condition of the school than in any former period. The number leaving before the close of the spring term to engage in teaching was less, while the *enrollments after the commencement of the two sessions* have been considerably diminished, greatly to the advantage of all concerned. These facts indicate a growing conviction of the necessity of prompt attendance among those who seek the advantages of the school, and encourage the hope that the great evil of tardy enrollments will soon disappear altogether.

ATTENDANCE.

The total number enrolled in the Normal department for the year is :

Males,	-	-	-	-	-	-	-	48
Females,	-	-	-	-	-	-	-	207
								<hr/>
Total,	-	-	-	-	-	-	-	255

The whole number enrolled in the Model classes is :

Males,	-	-	-	-	-	-	-	129
Females,	-	-	-	-	-	-	-	132
								<hr/>
Total,	-	-	-	-	-	-	-	261
								<hr/>
Giving a total in all departments of	-							516

The average number belonging in the Normal department within the past school year is :

Males,	-	-	-	-	-	-	-	31
Females,	-	-	-	-	-	-	-	117
								<hr/>
Total,	-	-	-	-	-	-	-	148

The average number belonging in the Model classes including the children of the Soldiers' Orphans' Home for the same period is :

Males,	-	-	-	-	-	-	-	73
Females,	-	-	-	-	-	-	-	69
								<hr/>
Total,	-	-	-	-	-	-	-	142

Giving a total average number belonging, of	-	290
And the average daily attendance has been nearly		270

NORMAL SCHOOLS.

11

GRADUATING CLASSES.

During the past year two classes have been graduated, composed as follows :

Males,	-	-	-	-	-	-	-	6
Females,	-	-	-	-	-	-	-	23
								<hr/>
Total,	-	-	-	-	-	-	-	29

Another excellent class will be sent out to teach at the close of the present term, Dec. 23d, composed of :

Males,	-	-	-	-	-	-	-	4
Females,	-	-	-	-	-	-	-	16
								<hr/>
Total,	-	-	-	-	-	-	-	20
								<hr/>

Making a total number graduated from Dec. 23d,								
1873, to Dec. 23d, 1874, of	-	-	-	-	-	-	-	49
Add number previously graduated,	-	-	-	-	-	-	-	160
								<hr/>
Making the total number graduated,	-	-	-	-	-	-	-	209

SUCCESS OF THE GRADUATES.

The marked success of the graduates as teachers, affords the most convincing proof of the thoroughness of their training, and demonstrates the wisdom of the legislation which brought these Normal Schools into existence. There is scarcely a city or considerable town in the State where their services are not in demand, while a constantly increasing number of the rural districts are enjoying the benefit of their useful labors. Wherever they go, a higher standard of education is at once established and a new centre of influence is created. Many of the young men have risen to the position of principal of graded schools, and as such are exerting a wide and commanding influence over a large

extent of country, far beyond the immediate locality of their labors. In this capacity they are imparting superior instruction to thousands of children and youth, and by their example are inspiring the people with new life and energy in the cause of popular education. As principals of schools, as conductors and instructors of Institutes, hundreds of other teachers have received from them a new impulse and have been stimulated to a higher conception of the ends and aims of their important labors.

During the past year the public schools at Carver, Sauk Center, Alexandria, Willmar and Moorhead have been in charge of graduates from this institution, and under their judicious and energetic management, the schools of these places rank among the first in the State for regularity of attendance, efficiency of discipline, thoroughness of instruction and the zealous and hearty support of the people. In some instances male principals of large schools have been superceded by the female graduates of the Normal Schools who are giving the highest satisfaction to the people.

As an illustration of the influence which a single well trained teacher may exert, will the Board indulge the undersigned in the statement of one or two particular examples?

In May, 1873, a young man who had succeeded after a long and severe pecuniary struggle in completing the course here, was soon after engaged to assist in several of the Teachers' Institutes in the State. To this important work he devoted several weeks, during which period he imparted instruction and inspiration to several hundred teachers who were afterward employed in the public schools. At the close of this engagement he assumed charge of an important school in a thriving town on the northern frontier, where education was far from being in a forward or prosperous condition. He at once began to bring order out of chaos, and discipline out disobedience and confusion. The school was carefully graded, competent trained assistants were placed in charge of the lower departments, tardiness and absenteeism were speedily checked and eventually nearly extinguished; a thorough and philosophical method of teaching supplanted a dull and me-

chanical routine; neatness and good taste gently usurped the place of dirt and disorder, and those school rooms were transformed into a pleasant daily resort for more than one hundred happy children and youth. Fifteen persons previously employed as teachers in the county joined the school and enjoyed its benefits through the winter. Near the close of the spring term this young man, in connection with the county superintendent, organized and conducted the third Teachers' Institute ever held in the county, and at which almost every teacher in the county was present. The institute was one of the best planned and most ably conducted yet held in the State. Its programme and course of instruction formed a model well worthy of imitation elsewhere. It deserves, as it will receive, a permanent place in the educational literature of the country.

Now this case is not cited as anything extraordinary. It is but a fair illustration of what is being done by and through your Normal Schools. It is precisely what they will continue to do in a constantly increasing ratio with their generous and hearty support. It should never be forgotten that it is the business of these graduates to teach, according to the best known standards. It is their mission to inform and elevate the people, to qualify the men and women of to-morrow for a better discharge of duty, if possible, than those of to-day.

Many similar cases might be cited did space permit. But it is pertinent to ask here: "Who can estimate in dollars and cents, the value of such an even increasing wave of influence as that which has been set in motion by this young man."? He has since conducted other institutes, met scores more of his professional brethren, and infused into many of them the spirit of a nobler professional life. He has again returned to his school which has greatly increased in members under his administration, and is drawing in pupils from all directions throughout the surrounding country.

OTHER EXAMPLES.

As a further indication of the character of the work already accomplished by this the older of our Normal Schools, it may be stated that with one or two exceptions all the teachers employed here are from its own graduating classes. They are thus moulding the characters of multitudes who are in turn to become the instructors of the people. One of its graduates is employed in the State Normal School of California, another in the Government Normal School of the Argentine Confederation, South America. The latter, a young lady from the class of 1868 receives a salary of \$1,200, per annum in gold, besides her expenses to that country and return. Six or eight graduates of the earlier classes are in California all in important positions. So highly are their services valued that they are at once employed at the most liberal rates of compensation. It is a fact of some significance that every graduate of this school who has gone to California has exchanged its diploma for a perpetual State Certificate, without examination, while at home it has no legal validity whatever. The result is that a considerable number on completing the prescribed term of teaching in this State, leave it for the superior inducements offered there.

CORPS OF INSTRUCTORS.

Several changes have occurred in the teaching force of the school during the year. Mrs. A. E. Sanderson resigned her position in May last, desiring for the present to discontinue the business of teaching. A most able and faithful instructor, she has retired from the work with the best wishes of her associates. Messrs. C. C. Curtis and C. Usinger have also left the service of the institution for pecuniary reasons, the Board being unable to provide for their compensation.

The vacancies thus created made a re-organization of the corps of instructors indispensable. The names and duties of

the several members of the Faculty will be found in another portion of this report.

The place of Mrs. Sanderson has been ably and acceptably filled by Miss Bell S. Thompson who for more than seven years has been identified with the institution. Her department of labor has been the English Language, Metaphysics and the art of teaching. Her place was supplied by Mr. Clarence M. Boutelle as instructor in Mathematics. Miss. E. A. Wheeler has had charge of Geography in all the departments as physical, mathematical and civil, and United States History. To Mr. Charles A. Morey was assigned the department of Reading, Physics, Physiology, and Hygiene. The subjects of Penmanship and Drawing have been in charge of Mr. John D. Lord. It is proper to add that the duties of each and all of these teachers have been performed with signal ability and entire acceptance. Messrs. Morey, Boutelle, and Lord graduated in the Tenth Class in 1872, and soon after entered the Massachusetts Institute of Technology in Boston, for special preparation in their respective departments. Mr. Morey devoted himself particularly to the study of Physics and Chemistry with such other incidental branches as his time would permit. He gave a large share of attention to practice in the physical and chemical laboratories of that celebrated institution and performed with his own hands not less than twelve hundred experiments in physics and chemistry besides acquiring a knowledge of chemical analysis and photography. Mr. Boutelle devoted himself with equal assiduity to mathematics, particularly to its practical application in mensuration, engineering, draughting, etc., becoming expert in the use of instruments for field work in its various departments. Mr. Lord after spending a year in the Institute pursuing his favorite studies in drawing, entered the State Normal Art School under Mr. Walter Smith, and graduated in the first class with much distinction.

The influence which these gentlemen have already exerted upon the school, is most decided and salutary. The excellence of their training is made apparent in the work of the

class-room, and it enables the school to illustrate the best methods of teaching in connection with the higher studies, as well as those of a more elementary character. Nor do the advantages end here; for their teaching is of that practical character which, while it disciplines and inspires, also leads to *the application of the knowledge acquired* to the uses of daily life.

PHYSICAL DEMONSTRATIONS—THE USE OF APPARATUS.

No means have yet been provided for the apparatus required to illustrate the several branches of study of the course. Neither geography nor astronomy, physics or chemistry, geology or physiology, can be properly understood without constant reference to the *objects of which they treat*. The laws of physics and chemistry are involved in the most simple and common-place operations of daily life. Physiology and hygiene may be said to be a part of life itself, and hence a knowledge of them is indispensable to the welfare alike of prince and peasant, high and low, rich and poor. This truth, however, applies with tenfold force to the *teachers* of these classes. If the teachers be ignorant, how is it possible for the people to be well informed? The Normal Schools should therefore be abundantly supplied with *whatever can increase the power of the teacher*, and thereby promote the intelligence, welfare and happiness of the people. There is scarcely a high school in the State that is not better provided with the material aids to instruction than our Normal Schools. These seminaries, instead of being followers afar off, should be leaders in the march of educational progress, and hence it should be the pride and boast of our people that they be supplied with all the most improved weapons needed in the war of extermination against ignorance. An insignificant sum devoted yearly to this object, would soon place these institutions beyond embarrassment in this direction, and enable them to yield a return of a hundred fold to the people in the skillful and accomplished instructors which they would annually send forth to the common schools.

Feeling deeply the necessity of suitable facilities for objective and physical demonstration, the undersigned was induced to recommend an experiment calculated in a measure to relieve the wants of the school at Winona in this important particular. The suggestion having been warmly seconded by the local director, a liberal supply of joiner's tools and material was procured, a room was fitted up and devoted to the work of preparing apparatus for the use of the classes in physics. The instructor of this class fortunately, is an expert in the use of tools, and this fact has contributed to make the experiment a complete success. The result is, that with an expenditure not exceeding eighty dollars for tools and materials, Mr. Morey has already produced apparatus which, at the regular list prices, of the manufacturers, would have cost the institution a sum largely in excess of all the expenses incurred, while but a small part of the material has been used. With that which still remains, there is no doubt that within the remaining portion of the year, the school will be in possession of valuable and desirable apparatus which could not be purchased of the dealers for a sum less than two hundred and fifty dollars. The supply of tools being abundant, the only expenditures in the future will be for the material. It is calculated that the sum saved has already been more than sufficient to pay for the tools and material, and that hereafter the cost of such apparatus as can be constructed in this manner, will be merely nominal.

The list of articles made to the present time, with the prices of the manufacturers, is hereto annexed. It is all of the most finished description, and will compare favorably in workmanship and appearance with the best produced anywhere :

1 Model, compound lever,	-	-	-	\$ 5 10
1 Simple lever, first class,	-	-	-	1 50
1 Model of wedge,	-	-	-	2 00
1 Center of gravity apparatus,	-	-	-	5 00
1 Swiftest descent apparatus,	-	-	-	25 00

1 Centrifugal railway,	-	-	-	10 00
1 Third law of motion apparatus,	-	-	-	5 00
1 Action and reaction apparatus,	-	-	-	5 00
1 Model inclined plane,	-	-	-	5 00
1 Sonometer, for demonstrating the laws of sound,				25 00
1 Cladni's plate,	-	-	-	5 00
1 Apparatus for demonstration of the longitudinal vibration of rods,	-	-	-	15 00
1 Polariscopes,	-	-	-	10 00
				<hr/>
				\$118 50

THE MODEL SCHOOL.

This department has been very successful during the past year. Owing to the necessity of reducing the teaching force, the number of departments has been limited to four since the close of the spring term. This is to be regretted, since it seriously affects the gradation of the remaining departments, and so far impairs the efficiency of the school. The fifth grade afforded a valuable opportunity to the students for observation and practice in some of the higher studies, besides giving them a better illustration of the manner of grading pupils in the larger class of schools. It is to be hoped that the time is not distant when this room may be re-opened.

The attendance in the model school has been much more steady than heretofore, and the rooms have at times been overcrowded. The teachers, Misses Wheeler, Kimball, Sharpe and Browning have labored with their accustomed zeal and efficiency. The members of the graduating classes have been required to observe and practice in the different rooms daily, throughout the year, subject to the supervision and criticisms of the permanent teachers. The criticisms have been passed upon the work of the pupil teachers after the close of the daily sessions. The value of this observation, practice and criticism to those who are so soon to become teachers is beyond estimate. The department would more

than justify its entire cost, even if sustained as it should be at the public expense. The reasons for these conclusions, although very strong, cannot now, for want of space be stated. All the inmates of the Soldiers' Orphans' Home continue to receive instruction here, with the exception of eight who have been advanced to the Normal department to be prepared for teaching in the spring.

THE DISCIPLINE OF THE INSTITUTION.

The discipline of a school should be such as to prepare its pupils for the discipline of life. It should be such as to secure prompt and cheerful obedience to constituted authority. A respect for the laws of the school affords the best guaranty of a future regard for the laws of the State. A disobedient child is the natural precursor of a lawless citizen. Hence a disorderly and ill-governed school is a curse to society. Using the term in its most comprehensive sense, discipline is the chief end, as it should be the great aim, of every school. To discipline the mental faculties is to train them to act efficiently and in harmony with the laws which the Creator has imposed upon them. *To discipline the moral nature is to exalt the better and restrain the evil tendencies of our BEING*, subjecting the appetites and passions to the behests of reason and duty. To discipline the active powers is to bring the outward conduct under such control that it cannot interfere with the rights or wound the sense of justice of those with whom we are associated. Obedience, it may be further observed, is but another name for self-denial. The school which fails to secure it, fails in its most important duty.

This reasoning applies with redoubled force to a Normal School, where teachers are prepared for their work. Those who are to teach must learn to be obedient, prompt, orderly, neat, respectful and careful, that they may be able to reproduce these virtues in others. *He* can never successfully command, who has not first learned to obey. But discipline, to be really effective, must be exact, imperative. If

loose, disjointed and slipshod, it fails to produce the desired effect. It does not reach and impress itself upon the character. It is simply a misnomer.

The Normal School must therefore discipline its pupils thoroughly and rigorously yet kindly, in order that they may learn by experience, its value, and be prepared to impart it to others. In such an institution, it possesses therefore a three fold value. It is valuable for the order, harmony and efficiency it secures in the school itself. It is valuable for the influence which it exerts upon the lives and characters of those who are subjected to its sway. It is valuable for the power it imparts to the future teacher in the management and control of his own school.

These are the views in part which have led to the somewhat peculiar plans adopted in the Normal School at Winona in the discipline of its pupils. After an uninterruptedly successful experience of nearly six years the undersigned has seen no reason to justify even a change either in its motive or methods. It secures the desired ends easily, promptly, and perfectly. It leads to no friction. It produces no bad results so far as can be observed, either directly or remotely. It develops a manliness and womanliness of character that are its own best vindication. It has the unanimous and hearty support of pupils and teachers. It prevents absolutely all disorder. It secures the utmost economy of time and labor and imparts the maximum of efficiency to all the forces of the school. It rests where the discipline of a school should mainly rest, with the pupils, and not with the teachers, giving to the former the power to control themselves, and at the same time to command those whose duty it rightfully is to obey them.

The plan once inaugurated requires but little attention from the teachers since it is largely self-operating and self-directive. It is a well balanced system of self-government whose powers are principally exercised by the governed. Its results have amply justified the soundness of its motives as well as the efficiency and value of its working and methods.

VOCAL MUSIC.

This important branch like writing and drawing is taught to all the classes of the school by a special teacher. Its elements are thoroughly mastered, so that reading music is almost as common an attainment among the pupils as reading the English language. The quality of tone, expression and all the concomitants of a good musical execution are carefully attended to. The influence of such culture upon the imagination, the morals and manners of the student is most happy, and its value is beyond computation by the ordinary methods. The course pursued is so thorough that every graduate who has a voice will be able to teach singing in the common schools with as much effect as he can teach the ordinary branches of study.

The instruction in this branch is under the exclusive charge of Mrs. M. A. W. Cooley, a most accomplished teacher whose influence upon the school is felt by all. To her industry, skill and devotion all the good results which flow from music, well taught, and tastefully conducted are eminently due. It is no less a pleasure than a duty of the undersigned to make this acknowledgment of the value of her services.

CONCLUSION.

In conclusion, it is due to the students of the institution, that the undersigned should bear testimony to the faithful and conscientious manner in which, without exception, they have discharged their arduous duties. As a class, they have proved themselves to be studious, obedient, kind, respectful and honorable. One spirit and one purpose have seemed to inspire their ambition to become "teachers worthy of their high vocation." The duty of executing the measures pertaining to discipline and the preservation of order devolves mainly upon them. No higher meed of praise can be accorded than the statement that in no instance during the past year, has an appeal been taken from the authority

temporarily vested in them. The school is literally a self-governed because a self-respecting body, and hence the apparent rigors of discipline rest equally and justly upon all.

Most respectfully submitted,

WM. F. PHELPS,

Principal.

State Normal School, Winona, November 30, 1874.

STATE NORMAL SCHOOL, MANKATO.

BOARD OF INSTRUCTION.

REV. D. C. JOHN, A. M., PRINCIPAL,
Mental Science and School Economy.

PROF. C. W. G. HYDE,
Mathematics and Penmanship.

HELEN M. PHILLIPS,
Mathematics and Natural Science.

EMILY WRIGHT,
Elocution, Grammar and Geography.

DEFRANSA A. HALL,
Methods and Drawing, Supt. Model School.

REPORT OF THE PRINCIPAL

OF THE

STATE NORMAL SCHOOL, MANKATO.

To the Normal School Board of the State of Minnesota:

GENTLEMEN:—I herewith respectfully submit the report of the State Normal School at Mankato, for the year ending November 30, 1874.

ENROLLMENT.

Number of males in Normal department,	-	-	50
Number of females in Normal department,	-	-	121
			<hr/>
Whole number in Normal department,	-	-	171
Number of males in Model department,	-	27	
Number of females in Model department,	-	19	
		<hr/>	46
Total number in both departments,	-	-	217

GRADUATES.

The following is a list of the graduates at the close of last term :

Henry S. Goff, Monticello.
 Miss Francis Josephine Wampler, Mankato.
 Miss Isabella Cordelia Bishop, Okaman.
 Miss Ida May Muzzy, Hebron.
 Miss Alma Rees, Mankato.
 Miss Emma Janette Sargent, St. James.
 Miss Mary A. Lane Sanborn, Sterling.
 Miss Susan Baldwin, Shakopee.
 Miss Anna Sophia Lyon, Rochester.

There will be no graduates at the close of the present term. Most of our A class have gone out to teach during the winter, but will return in time to complete the course of study and graduate next May. Our graduating class at the close of next term, will probably be fifteen in number.

CONDITION AND PROSPECTS.

The past year has been a hard one for southwestern Minnesota. The grasshoppers having laid waste much of our territory for two years consecutively, the people have become so impoverished that many of them are not able to maintain their children at home, much less to send them away to school. The attendance does not fall so far below that of last year, as the reports seem to indicate, in consequence of an unavoidable inaccuracy in last year's report, which I explained at the time. The actual decrease is probably not more than twenty, which, considering that the patronage of a large part of our territory is entirely cut off, is a very encouraging indication of the growing popularity of the Normal School.

During the summer, as the devastation widened, invading even our own county, I felt apprehensive that we should have a small attendance during the Fall term, but the decrease is slight, as the following comparison will show :

Enrollment, Fall term 1873, Normal Department,	-	121
“ “ “ 1874, “ “ -		106
		<hr/>
Decrease, - - - - -	-	15

Of the 121 pupils in attendance during the Fall term of 1873, thirty-one were present only one week, so that the average attendance of the present Fall term is largely in excess of that of last year. Had no calamity befallen us, there is every reason to believe that the attendance during the past year would have been twenty-five per cent. in advance of that of the year previous.

The school is slowly but surely winning the respect and confidence of the people, and the time is not far distant when its usefulness will no longer be called in question. A proof of this statement is seen in the fact that they hold on to it firmly, after they have been obliged to give up, not only the luxuries, but many of the comforts of life.

COURSE OF STUDY.

We have endeavored to conform as far as possible, to the course of study adopted by the Board at its last session. We devote a large share of our attention to the common branches and methods of teaching them, believing that this course is best adapted to meet the wants of our common schools in the present condition of the educational interests of this State. It would be specially pleasing to us, and perhaps gratify a laudable ambition, to confine our instruction chiefly to the higher branches, but with our present convictions, we cannot conscientiously follow such inclinations.

If our mission be to accept such pupils as the community can furnish, and prepare them to teach in common schools, our course must necessarily be an elementary one. These schools should be brought as near the people as possible, and to do this, they should aim at practical, rather than ideal excellence. One which elevates the standard of teaching throughout its patronizing territory, has more claims to excel-

lence than one which, though conducted with all the precision of a Platonian republic, overshoots its mark. The time may come when an advanced course may be necessary, but that time is not yet.

DRAWING AND PENMANSHIP.

During the present term we have introduced free hand drawing, believing that this is an accomplishment which may be turned to good account in the common school room. The superiority of the object method is now universally conceded; but frequently the necessary objects are not within reach of the teacher. The best and only substitute for objects, is pictures of them, and happy is that teacher who can, as if by magic, summon them to his assistance. Small children cannot be expected to study much between recitations, and it is both difficult and cruel to exact quietness without furnishing them with employment. The teacher who can rapidly and elegantly place drawings on the blackboard for them to copy, will have done about all that is necessary to secure order among this class of pupils. The time has come when the irrepressible tendency to make slate and pencil sketches should no longer be considered an evidence of depravity, but the instructive outcropping of a force which should be trained into a useful and elegant accomplishment. But it is not simply as a matter of discipline that we would introduce drawing into our common schools. Who can tell what change it will produce in the designs on our carpets, calico, wall paper, and in fact all articles in which the ornamental part constitutes a large portion of their commercial value? Why is it that European fabrics are generally more elegant in design, and hence more valuable than our own? It is because we are constitutionally deficient, or because we fail to train our esthetic powers to the skill which is necessary to produce what our taste demands? It may be said this study is merely ornamental, but when we remember how large a proportion of all value is purely ornamental, it becomes as practical and useful as plow-making or book-keeping.

Prompted by these motives, we commenced giving drawing lessons at the opening of the present term, appropriating thirty minutes to this daily. Our pupils have succeeded both in copying and in original designs, beyond our most sanguine expectations, and we shall be much disappointed if they do not carry with them to their school rooms, a complete remedy for the weary hours which drag so heavily upon the little folks, and number them among the hardships incident to a past civilization.

We have continued the system of penmanship introduced last year by Prof. Curtiss, with most satisfactory results. Its chief excellence consists in making the writing lesson a reproduction of ideal forms, and not the mere imitation of copy, thus requiring constant mental effort, as well as mechanical drill.

PROFESSIONAL TRAINING.

The A and B classes receive five lessons per week on the theory of teaching. The maxim, "never impart what the pupil can be lead to discover himself," applies with peculiar force to this department of our work, and hence we seek to *develope* methods from the pupils rather than *communicate* them in dogmatic form. Assistance is given in the form of hints and suggestions, from which each pupil is required to work out a sketch of his own, and submit it in writing to the teacher for criticism. This plan compels the pupil to investigate the subject of the lesson for himself, developes his power of invention, cultivates self-reliance, and preserves his individuality. No single plan is the best for all or even many of the pupils in a class. More teachers fail in trying to follow methods with which they are not in sympathy, than from *bad* methods. Hence we seek, under proper restrictions, to have each pupil invent his own plan, feeling assured that while he may not adopt that which is intrinsically the best, he will adopt that which he can work to the best advantage.

The members of these classes are required to teach daily

in turn, three classes in the model department, under the criticism of their fellow pupils, and also of the superintendent of that department.

The model lessons are also given weekly in the presence of the entire school, for the benefit of the lower classes. Every pupil is required to make written criticisms during the exercises, and read them, if called upon, at the close. The teacher of methods then follows with a thorough and systematic criticism of the work, pointing out minutely, defects in plan and execution, and suggesting the improvements required.

A half hour lecture upon some department of school economy is delivered once a week to the two highest classes. The pupils are required to take notes during the delivery, and reproduce it entire, as a recitation for the same period on the following day. These lectures are carefully written in books kept for that purpose, and are intended to be a vade mecum for the guidance for the young teacher in organizing, instructing and governing his school.

LIBRARY.

No books have been purchased for the library during the past year, but about one hundred volumes of reports, surveys, &c., have been received from the Commissioners of Education. Some second hand text books have been sold, and the proceeds reported to the treasurer. Most of those yet on our shelves are not adapted to our present course of study, and hence are of no use to the institution.

CONDITION OF BUILDING.

Some of the members of your honorable body are already acquainted with this building, and therefore a detailed statement of its condition is unnecessary. The cracks in the walls have enlarged somewhat during the year, and the roof is in the same dangerous condition it was when last inspected. If a heavy fall of snow were to lodge upon it, I should feel

obliged, as a measure of safety, to dismiss the school. I hope the necessary repairs will be made as soon as possible.

We have been obliged to put extensive repairs upon the furnaces to enable us to get through the winter with a tolerable degree of comfort. They are not only too small, but ill constructed, and hence are wholly inadequate to furnish the amount of heat required. The hot air flues are arranged with little regard to the law of atmospheric movements, and thus greatly diminish the amount of available heat. In severe, and especially in windy weather the temperature of some of the rooms cannot be elevated above 55° Fahrenheit or 15° less than is necessary to secure the health and comfort of the pupils. In consequence of their inadequacy, these furnaces have always been forced to their utmost capacity, and are now nearly worn out. By careful management, they may last during the present winter, but if the building is to be occupied thereafter, some new provision for heating it will have to be made.

RECOMMENDATION.

I respectfully renew my recommendation in last year's report, asking you to secure such legislation as may be necessary to make the annual reports correspond with the actual normal school year. At present we are obliged to compile our reports from one entire term and fractions of two others, involving much labor and no small liability to error. The normal school year practically begins on the 20th of August, and closes on the 13th of May following; if our reports could be made to cover the same period, all confusion would thereby be avoided.

Respectfully submitted,

D. C. JOHN, Principal.

Mankato, Nov. 30, 1874.

STATE NORMAL SCHOOL, ST. CLOUD.

BOARD OF INSTRUCTION.

PROF. IRA MOORE, PRINCIPAL.

Mental Science and School Economy.

PROF. THOMAS J. GRAY.

Mathematics and Penmanship.

MISS MARTHA MACUMBER.

Instructor in Methods.

MISS MARY GUNDERSON.

Arithmetic and Geography.

MISS ADA MURRAY.

Model School.

S. H. RHYS.

• Music.

**REPORT OF THE PRINCIPAL
OF THE
STATE NORMAL SCHOOL, ST. CLOUD,
FOR THE YEAR ENDING NOV. 30th, 1874.**

To the Normal School Board of Minnesota:

GENTLEMEN :—I beg leave to submit the following report of the State Normal School at St. Cloud for the year just passed :

Whole number pupils enrolled in Normal School department within the year :

Males,	-	-	-	-	-	-	-	28
Females,	-	-	-	-	-	-	-	94
Total,	-	-	-	-	-	-	-	<u>122</u>

Average number of pupils attending Normal School department during the year :

Males,	-	-	-	-	-	-	-	16
Females,	-	-	-	-	-	-	-	52
Total,	-	-	-			-	-	68

Whole number of pupils belonging to Model department :

Males,	-	-	-	-	-	-	-	23
Females,	-	-	-	-	-	-	-	25
								<hr/>
Total,	-	-	-	-	-	-	-	48

Average number of pupils in Model department :

Males,	-	-	-	-	-	-	-	15
Females,	-	-	-	-	-	-	-	15
								<hr/>
Total,	-	-	-	-	-	-	-	30

Of the pupils in Normal department, Benton county has sent 7, Carver county 1, Chisago 2, Douglas 6, Hennepin 4, Kandiyohi 8, McLeod 2, Meeker 5, Mille Lacs 1, Morrison 7, Olmsted 2, Otter Tail 1, Pope 1, Stearns 55, Wright 16, State of Illinois 1, Wisconsin 3.

One class of fifteen has completed the prescribed course of study and discipline during the year and gone out to their chosen work. This school, the youngest of the three Normal schools of the State, has just entered upon the sixth year of its work. The whole number who have signed the pledge to teach, and availed themselves of the advantages of the school, is 238. Of these, sixty have graduated. Seventy-eight are still in the school. One hundred have attended for one term or more, and left without completing the course. A very large part of these are now teaching with good success in the mixed country schools.

Within the present year the new school building has been finished, and we are now upon the first term of its occupancy. In convenience and comfort it proves all that could be desired. There is ample room for two hundred Normal and one hundred Model students. Upon entering the present building the school increased from fifty-five—the limit in the old building—to seventy-eight, the present number in daily attendance. The admission of a new class in January next

will probably raise the attendance in the Normal department to at least one hundred. The attendance in the Model school is not likely to be largely increased with the present excellent system of graded schools in the town, so long as the town itself remains stationery in wealth and population.

The total amount of appropriations made by the State for building and furnishing the new normal building here, is fifty thousand dollars. Of this, ten thousand was expended upon the granite basement. No building in the State can probably boast a firmer basement story than this. It is used for heating apparatus, fuel-rooms and two large play-rooms, which are always kept warm and comfortable, and are provided with apparatus for exercise. These rooms in this climate are as useful and necessary as any in the building. This basement stood three years waiting for the superstructure, and had, I think, settled to its place before the latter was placed upon it. The superstructure is of cream brick, two stories in height, of fourteen and fifteen feet in the clear respectively. The first contains the reception room, now about to be furnished, the model school rooms, cloak rooms for model and normal schools and class rooms. Two halls twelve feet in width intersect at the centre, and two wide flights of stairs lead to the second story; this contains the main normal room, seating two hundred students, and four class rooms. The mansard roof also forms one story twelve feet in height, not finished except the floor. This story will be needed at some future time for the library, the cabinet of natural history and other purposes.

The building committee, after as thorough an investigation of different modes of heating as seemed possible under the circumstances, adopted the steam-heating apparatus of Baker, Smith & Co., represented by Wilson & Rogers, of St. Paul. This has given perfect satisfaction to the present time, heating the building with apparent ease. I have a fair degree of confidence that it will acquit itself well under the severe test our coldest winter weather will apply to it. The heating is partly by indirect radiation, thus throwing pure

air constantly into the study rooms; the ventilation is also provided for by open fires of anthracite coal in each room, and by ample ventilating shafts extending above the roof.

The building was planned and superintended by A. M. Radcliff, of St. Paul. Much credit is due to the builder, A. Montgomery, of St. Cloud, for the thorough manner in which the work has been done. In fact, in many instances, he has much exceeded the letter of his contract and done better than he agreed to do; a practice so much at variance with the usual custom of contractors that justice demands a special mention of it. The furniture was manufactured by A. H. Andrews & Co., Chicago, and proves thoroughly satisfactory in every particular. The grounds have been completely graded and fenced; convenient plank walks laid down. The determination of the Normal Board not to allow the expenditure to exceed the amount appropriated has been carefully adhered to by the resident member, J. G. Smith, Esq., and not a dollar of debt rests upon the institution.

The Stearns house, also owned by the State and used by the Normal School from its commencement in 1869 to the present year, stands as it was left when the school moved from it to the new building. A few rooms suited to the purpose have rented to students. A comparatively small expenditure will fit it for a convenient boarding house or for rooms of self boarding students.

The teaching force remains nearly the same as last year. Miss Anna A. Rice left at the close of the last school year to take a similar position in the Normal School of the Argentine Republic, S. A. Her place is filled by Miss A. Murray, of Red Wing, who is doing excellent work. Miss Mary Gunderson, a graduate of the last class, was also added to the corps. She proves a very efficient and faithful teacher. I have to report the utmost harmony and unity of effort among the entire corps of teachers.

The work of the school is much the same character as last year. A large amount of successful practice work in the model school is insisted on as a requisite for graduation. Two hours practice teaching per day for five weeks is con-

sidered sufficient if the student be apt; if not, he is kept at the work longer. This is under the direct supervision of Miss McCumber, the teacher in methods, instead of the principal of the model school, as heretofore. The change seems to be a good one. The convenient arrangement of rooms in the new building greatly facilitates the practice teaching.

The next class to graduate^e is at the close of the present school year, in May, 1875. It has now twenty-one members, a large part of whom have taught, and bids fair to go out, in some respects, better fitted than the average of classes since the school commenced. Special care has been taken to fit them in purely professional work—the special province of normal schools, which fail in everything if in this.

The library has thus far consisted of text books, and some books of reference. The need of a professional library, one adapted to the wants of the teacher, has long been felt. Every teacher should be able to consult the standard works that have been issued in this country and in England bearing directly upon the theory and practice of teaching. Such a library has been carefully selected and is on the way to us at this time. We look upon this as the nucleus of a library that will in time meet all the needs of the large institution this is destined to become.

Very respectfully submitted,

IRA MOORE, Principal.

State Normal School at St. Cloud, Dec. 1, 1874.

TREASURER'S REPORT.

Thomas Simpson, Treasurer, in Account with State Normal School Board
of Minnesota, from December 2d, 1873, to December 1st, 1874.

STATE NORMAL SCHOOL AT WINONA.

MONEYS RECEIVED.

1873.			
Dec.	2.	Balance on hand, as per report Dec. 2, 1873.....	\$ 442 90
1874.			
Jan.	30.	Appropriation, as per requisition of Board.....	2,000 00
Feb.	20.	Appropriation, as per requisition of Board.....	1,000 00
April	18.	Appropriation, as per requisition of Board.....	2,000 00
May	7.	Appropriation, as per requisition of Board	2,000 00
June	2.	Appropriation, as per requisition of Board.....	1,000 00
Aug.	31.	Appropriation, as per requisition of Board.....	1,000 00
Sept.	29.	Appropriation, as per requisition of Board.....	1,000 00
Oct.	28.	Appropriation, as per requisition of Board.....	1,000 00
Nov.	30.	Tuitions from schools to date	2,288 42
	30.	Sales Books tuition scholars to date.....	177 05
	30.	Rentals Normal Hall to date.....	129 70
Dec.	1.	Total Receipts to date.....	\$14,088 07

MONEYS PAID OUT.

1873.			Vouch. No.	Am'ts.
Dec.	15.	Normal Board expense of meeting Dec. 3, 1874.....	58	\$78 50
	19.	Salaries of teachers for Nov., 1873, as per contracts		1,010 00
	23.	Winona Gas Light Co., Gas consumed Nov., 1873.....	71	4 20
1874.				
Jan.	20.	Andrews & Morgan, bill books and stationery	78	88 05
	21.	McMackey, sawing seven cords wood, at 50 cents per cord.....	72	3 50
Feb.	2.	Salaries of teachers for Jan., 1874, as per contracts		1,010 00
	17.	N. Huffman, 20 cords dry wood, at \$5.00 per cord.....	87	100 00
	25.	Salaries of teachers for Feb., 1874, as per contracts.....		1,010 00

	26.	John Manning, sawing 26½ cords wood at 50 cents per cord.....	99	18 25
	28.	D. Sinclair & Co., printing letter heads, notices, regulations, &c.....	101	29 75
March	2.	N. Huffman, 88 cords dry wood, at \$5.00 per cord.....	102	165 00
	3.	Winona Gas Light Co., Gas consumed Dec., 1873, and Jan., 1874.....	103	18 00
	3.	Frank Grey, postage stamps, stamped paper wrappers.....	104	10 40
	6.	Slade & Ewing, chemicals, glass.....	106	11 87
	23.	Salaries of teachers for March, 1874, as per contract.....		1,010 00
	24.	P. Mink, 110 cords of wood at \$4.50 per cord.....	117	495 00
	24.	D. Speelman, sawing 38 cords of wood at 50 cents per cord.....	118	16 50
April	15.	J. P. Lewis, dry goods boxes, removal of rubbish.....	119	8 25
	20.	Frank Grey, 200 3 cent and 200 1 cent postage stamps.....	120	8 00
	21.	Salaries of teachers for April, 1874, as per contracts.....		1,010 00
	27.	Winona Gas Light Co., Gas consumed Feb. and March, 1874.....	124	8 20
	27.	H. E. Higgs, 118½ cords wood, at \$4.50 per cord	123	511 88
	30.	Youmans Bros. & Hodgins, 10 loads mill wood, at \$1.50 per cord.....	125	15 00
May	1.	Express charges on box from Smithsonian Institute.....	126	7 25
	2.	W. F. Phelps, for E. McDougal tuition returned.....	128	3 00
	4.	Elmer & Wilcox, cleaning pipe, shovels, hardware.....	129	8 03
	4.	Andrews & Robinson, ribbons for diploma	140	8 05
	8.	Normal Board, expense of meeting May 5th, 1874.....	141	41 48
	8.	Expense President Normal Board visiting schools.....	142	9 50
	12.	Salaries of teachers for May, 1874, as per contracts		1,010 00
	12.	M. Meaverick, repairs on furnaces, hardware	167	26 00
	12.	T. Simpson, account book, postage, telegraphing.....	168	4 10
	13.	A. McNie, books, paper, ink, crayons...	169	72 10
	13.	D. Sinclair & Co., printing circulars, notices, papers.....	170	18 00
	23.	E. P. Walt, 5 cords dry wood, at \$5.50 per cord.....	173	27 50
June	1.	Salaries of teachers for June, 1874, as per contract.....		1,010 00
	2.	Fisher & Weems, cleaning vaults of privies	174	20 00
	8.	C. C. Curtis, additional salary, as per vote of Board.....	171	411 11
	11.	C. Twiman, cleaning chimneys of build'g	173½	12 00
	15.	O. N. Heath, for one doz. brooms.....	174½	3 00
	25.	Elmer & Wilcox, nails for repairing fence of grounds.....	173½	8 40

NORMAL SCHOOLS.

39

July	1.	J. Manning, 2 months' salary, janitor, as per contract.....	174½	80 00
	8.	W. H. Harrington, one hydropult.....	175	16 65
	10.	J. Manning, extra services, janitor.....	176	50 00
	10.	P. L. Mallory, repairing pumps.....	177	2 75
	16.	Frank Grey, postage stamps.....	178	10 00
	21.	D. Speelman, sawing 8 cords wood, at 50c. per cord.....	179	4 00
	27.	Winona Gas Light Co., gas consumed, April, May, June, 1874.....	181	24 20
Aug.	18.	Winona Gas Light Co., gas consumed, July, 1874.....	182	1 80
Sept.	1.	Salaries of teachers for Sept. 1874, as per contracts.....		1,000 00
	8.	Andrews & Morgan, books, paper, pencils, crayons	194	8 41
Oct.	1.	Brink & Williams, soap, cleaning build'g	195	8 45
	1.	Salaries of teachers for Oct. 1874, as per contracts.....		1,000 00
	20.	Winona Gas Light Co., gas consumed, Aug. and Sept., 1874.....	203	18 60
Nov.	4.	Salaries of teachers for Nov., 1874, as per contracts.....		1,000 00
	7.	Frank Grey, \$6.50 in 8 ct. and \$8.50 in 1 ct. postage stamps.....	221	10 00
	9.	J. Manning, extra services, janitor.....	222	25 00
	26.	Slade & Ewing, glass and chemicals. ...	236	18 80
	26.	D. Sinclair & Co., printing, advertising and paper	238	50 55
	28.	Winona Gas Light Co., gas consumed, Oct., 1874.....	237	4 40
	30.	Salaries of teachers for Dec. 1874, as per contract.....		1,000 00
Dec.	1.	Balance cash on hand.....		889 59
Total to date.....				<u>\$14,088 07</u>

THOMAS SIMPSON,
Treasurer.

Winona, Minn., Dec. 1st, 1874.

SECOND STATE NORMAL SCHOOL, MANKATO.

G. W. Austin in account with State Normal Board.

1873.		DR.
Dec.	1.	To balance on hand.....
	28.	Tuition, Model School.....
1874.		
Jany.	8.	From sale of books.....
	9.	" " "
	23.	" " "
	28.	State warrant.....
	28.	Error last year's report, J. Lambie, wood contract failed, see orders 27, 28 and 29.....
		<hr/>
		\$8,086 02
1873.		CR.
Dec.	6.	By paid Sec. State Board expenses.....
1874.		
Jany.	15.	By expenses to St. Paul.....
	24.	" "
	24.	D. C. John, salary, rec't 1.....
	24.	C. W. G. Hyde, " " 2.....
	24.	H. M. Phillips, " " 3.....
	24.	Emily Wright, " " 4.....
	24.	D. A. Hall, " " 5.....
	24.	G. W. Neff, bill 1, printing.....
	24.	O. Brown & Son, bill 2, printing.....
	24.	John Robson, bill 3.....
		<hr/>
		\$982 88
March	16.	By balance paid G. W. T. Wright.....
		<hr/>
		\$8,086 02

G. W. AUSTIN,
Ex-Treasurer.
Per G. W. T. WRIGHT,
Treasurer.

SECOND STATE NORMAL SCHOOL AT MANKATO.

G. W. T. Wright, in account with State Normal Board.

DR.

1874.	To Cash.	
March	16. Of G. W. Austin.....	\$1,500 00
	19. Of G. W. Austin.....	100 00
April	10. Of G. W. Austin.....	188 14
	21. Of G. W. Austin	265 00
	21. Tuition Model School.....	82 10
	21. Tuition Normal Department	81 00
	21. From Sale of Books.....	61 25
May	6. State Appropriation.....	3,000 00
	7. Tuition Model School.....	79 90
	7. Tuition Normal Department.....	25 25
June	5. State Appropriation.....	1,600 00
	11. Tuition Model School.....	7 15
	29. State Appropriation.....	1,400 00
Oct.	1. State Appropriation.....	800 00
Nov.	8. State Appropriation.....	800 00
Total receipts		<u>\$9,889 79</u>

CR.

1874.		
March	17, By paid Cole & Fuller on bill No. 1, books and stationery.....	\$200 00
	17, By paid Maxfield & Son, on bill, 2, wood.....	100 00
	17, By paid P. Hadapp, on wood bill, 4, wood.....	100 00
	18, By paid D. C. John, salary, bill 6.....	875 00
	18, By paid C. W. G. Hyde, salary, bill 7.....	120 00
	18, By paid H. M. Phillips, salary, bill 8.....	100 00
	18, By paid D. A. Hall, salary, bill 9.....	100 00
	18, By paid G. Pierce, janitor, salary, bill 10.....	48 85
	18, By paid Lewis & Shaubut, wood, on bill 11.....	100 00
	18, By paid H. G. Thoms (for Curtis) bill 12 and 13 salary to St. Paul.....	22 75
	18, By paid J. H. Chapman, books, bill 14 and 15..	49 15
	18, By paid D. C. John, expenses, bill 16.....	11 44
	18, By paid R. L. Elwell, salary, bill 17.....	28 24
	18, By paid Emily Wright, salary, bill 18.....	70 00
	19, By paid D. C. John, salary, bill 19.....	200 00
	20, By paid Lee & Menderfeld, on bill 20.....	65 00
	20, By paid J. W. Scofield, bill 61, dusters.....	5 75
	19, By paid T. B. Gaylord (old order Pierce 84), sawing wood.....	60 60
	20, By paid L. L. Davis, on bill 63, hardware.....	20 00
April	10, By paid Cheshire & Jones, bill 62, brooms.....	2 10
	10, By paid Julia Sears, bill 64, order of Board....	150 00
	10, By paid G. W. Austin, bill 65, oil..	16 90
	21, By paid H. M. Phillips, salary, bill 22.....	50 00
	21, By paid D. A. Hall, salary, bill 21.....	50 00
	21, By paid C. W. G. Hyde, salary, bill 24.....	120 00
	21, By paid Emily Wright, salary, bill 23.....	85 00
	21, By paid R. L. Elwell, janitor, bill 26.....	88 88
	21, By paid L. L. Davis, bill 63, hardware.....	17 18
	6	

will probably raise the attendance in the Normal department to at least one hundred. The attendance in the Model school is not likely to be largely increased with the present excellent system of graded schools in the town, so long as the town itself remains stationery in wealth and population.

The total amount of appropriations made by the State for building and furnishing the new normal building here, is fifty thousand dollars. Of this, ten thousand was expended upon the granite basement. No building in the State can probably boast a firmer basement story than this. It is used for heating apparatus, fuel-rooms and two large play-rooms, which are always kept warm and comfortable, and are provided with apparatus for exercise. These rooms in this climate are as useful and necessary as any in the building. This basement stood three years waiting for the superstructure, and had, I think, settled to its place before the latter was placed upon it. The superstructure is of cream brick, two stories in height, of fourteen and fifteen feet in the clear respectively. The first contains the reception room, now about to be furnished, the model school rooms, cloak rooms for model and normal schools and class rooms. Two halls twelve feet in width intersect at the centre, and two wide flights of stairs lead to the second story; this contains the main normal room, seating two hundred students, and four class rooms. The mansard roof also forms one story twelve feet in height, not finished except the floor. This story will be needed at some future time for the library, the cabinet of natural history and other purposes.

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The building was planned and superintended by A. M. Radcliff, of St. Paul. Much credit is due to the builder, A. Montgomery, of St. Cloud, for the thorough manner in which the work has been done. In fact, in many instances, he has much exceeded the letter of his contract and done better than he agreed to do; a practice so much at variance with the usual custom of contractors that justice demands a special mention of it. The furniture was manufactured by A. H. Andrews & Co., Chicago, and proves thoroughly satisfactory in every particular. The grounds have been completely graded and fenced; convenient plank walks laid down. The determination of the Normal Board not to allow the expenditure to exceed the amount appropriated has been carefully adhered to by the resident member, J. G. Smith, Esq., and not a dollar of debt rests upon the institution.

The Stearns house, also owned by the State and used by the Normal School from its commencement in 1869 to the present year, stands as it was left when the school moved from it to the new building. A few rooms suited to the purpose have rented to students. A comparatively small expenditure will fit it for a convenient boarding house or for rooms of self boarding students.

The teaching force remains nearly the same as last year. Miss Anna A. Rice left at the close of the last school year to take a similar position in the Normal School of the Argentine Republic, S. A. Her place is filled by Miss A. Murray, of Red Wing, who is doing excellent work. Miss Mary Gunderson, a graduate of the last class, was also added to the corps. She proves a very efficient and faithful teacher. I have to report the utmost harmony and unity of effort among the entire corps of teachers.

The work of the school is much the same character as last year. A large amount of successful practice work in the model school is insisted on as a requisite for graduation. Two hours practice teaching per day for five weeks is con-

1874.				
Jan.	2.	C. F. & W. Panell, hardware.....	68	84 78
	17.	Prof. Ira Moore, salary.....	69	208 88
	28.	Jno. Zapp, abstract title.....		1 00
	31.	A. Faucett, janitor.....	71	80 00
Feb.	31.	F. M. Shook, wood.....	72	82 00
	8.	Prof. I. Moore, salary.....	73	208 88
	10.	T. J. Gray, salary.....	74	44 44
	10.	Miss McCumber, salary.....	75	61 11
	10.	Miss Rice, salary.....	76	55 55
	17.	W. B. Mitchell, printing.....	77	18 00
	21.	J. F. Bell, wood.....	82	40 00
	23.	T. J. Gray, salary.....	79	88 88
	24.	Miss McCumber, salary.....	80	122 22
	24.	Miss Rice, salary.....	81	111 11
	26.	I. O. McCannell, wood.....	82	12 00
	28.	Prof. I. Moore, salary.....	83	208 88
	28.	A. Faucett, janitor.....	84	80 00
March	13.	C. C. Curtiss, salary.....	85	267 07
	18.	W. Landon, wood.....	86	32 00
	25.	Miss McCumber, salary.....	87	122 22
	25.	T. J. Gray, salary.....	89	88 88
	26.	Miss Rice, salary.....	88	111 11
	31.	A. Faucett, janitor.....	90	80 00
April	6.	E. T. Tobey, ink, &c.....	92	7 50
	8.	J. F. Bell, wood.....	93	54 00
	11.	Sheldan & Co, bill books.....	94	22 50
	11.	Prof. Ira Moore, salary.....	95	208 88
	14.	Prof. Rhys, cleaning organ.....	96	7 00
	21.	Miss A. Rice, salary.....	97	111 11
	21.	Miss McCumber, salary.....	99	122 22
	21.	T. J. Gray, salary.....	100	88 88
	24.	F. Shers, wood.....	101	18 00
May	2.	A. Faucett, janitor.....	102	80 00
	2.	Prof. I. Moore, salary.....	103	208 88
	9.	Expenses of Board meeting May 5,		41 48
	9.	Prof. Rhys, salary.....	104	126 00
	16.	Miss A. A. Rice, salary.....	106	111 11
	16.	Miss McCumber, salary.....	105	122 22
	21.	T. J. Gray, salary.....	107	88 88
	26.	Prof. Rhys, salary.....	108	87 00
	28.	D. H. Spicer, bill, work.....	109	25 00
	30.	A. Faucett, janitor.....	110	80 00
	30.	Prof. I. Moore, salary.....	114	208 88
June	8.	D. De Laury, work on well.....	116	28 40
	9.	Wm. Krengel, brick for well.....	118	80 48
	8.	Prof. I. Moore, salary.....	117	208 88
July	1.	A. Faucett, janitor.....	121	88 88
August	1.	A. Faucett, janitor.....	128	88 88
	1.	Prof. I. Moore, salary.....	129	208 88
	26.	Sanders & Harrison, coal.....	140	86 76
	27.	Freight and cartage on coal.....	142	56 89
	31.	A. Faucett, janitor.....	144	88 88
Sept.	2.	D. B. Searle, insurance.....	145	25 00
	5.	Prof. J. Moore, salary.....	148	208 88
	7.	A. F. Robinson, repairing clock....	149	6 00
	17.	St. Cloud Press Co., printing.....	150	18 00
	22.	T. J. Gray, salary.....	154	111 11
	28.	Miss Gunderson, salary.....	153	61 11
	24.	Miss McCumber, salary.....	155	188 88
	29.	A. E. Hussey, black board and rubber	157	21 60

NORMAL SCHOOLS.

45

Oct.	1.	A. Faucett, janitor.....	158	38 38
	2.	Miss Murray, salary.....	156	77 77
	13.	Miss Gunderson, salary.....	160	61 11
	13.	T. J. Gray, salary.....	161	111 11
	13.	Miss Murray, salary.....	159	77 77
	14.	Miss McCumber, salary.....	162	133 33
	27.	Prof. J. Moore, 2 months' salary...	163	416 66
	27.	Express charges.....	164	6 00
	27.	G. W. T. Wright, official visit.....		18 45
	30.	Prof. S. H. Rhys.....	165	60 00
Nov.	2.	A. Faucett, janitor.....	166	38 38
	10.	T. J. Gray, salary.....	168	111 11
	10.	Miss McCumber, salary.....	169	133 33
	10.	Miss Murray, salary.....	170	77 77
	10.	Miss Gunderson, salary.....	171	61 11
	10.	Prof. J. Moore, salary.....	172	208 33
	21.	W. H. Lamb, advertising.....		8 00
Total disbursements.....				<u>\$7,261 21</u>

THIRD STATE NORMAL SCHOOL, ST. CLOUD.

RECEIPTS—HEATING AND FURNISHING ACCOUNT— CREDIT.

1874.

Aug.	1.	To cash on State appropriation.....	\$5,000 00
	28.	" " " "	5,000 00
Nov.	5.	" " old seats sold.....	72 00
Total receipts.....			<u>\$10,072 00</u>
Total disbursements.....			<u>9,804 34</u>
Dec.	1.	Balance on hand.....	<u>\$267 66</u>

J. G. SMITH,
Treasurer.

DISBURSEMENTS—HEATING AND FURNISHING ACCOUNT.

1874.

June	29.	To paid Prof. Moore's expenses to Chicago.....	\$70 00
July	20.	H. V. Ditman, grading.....	\$106 50
	20.	W. G. Smithson, grading....	26 75
	20.	R. Sullivan, grading.....	8 00
	20.	G. W. Weaver, grading.....	5 25
			<u>141 50</u>
	23.	Freight on piano.....	17 20
			<u>17 20</u>
	28.	Drayage on piano.....	8 00
			<u>8 00</u>

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Aug.	3.	H. V. Ditman, grading.....	28 70	
	3.	Thos. Robertson, grading....	9 00	
	3.	J. Gribler, grading.....	18 12	
	3.	Jas. Carlisle, grading.....	16 65	
	3.	John Faucett, grading.....	3 00	
	3.	J. P. Martin, grading.....	7 85	
	3.	S. Shefer.....	89 75	
				168 07
	5.	Wilson & Rogers, contract..		2,500 00
	8.	A. Reed & Sons, piano.....		500 00
	8.	C. J. Dakin, grading.....	81 15	
	8.	C. Johnson, grading.....	15 75	
				96 90
	11.	E. Cappell and R. R. Co., for freight and drayage on fur- niture.		108 50
	14.	E. Garrison, grading.....	1 65	
	14.	W. Cappell, grading.....	14 90	
				16 55
	18.	Freight on furniture.....		26 25
	20.	A. Montgomery, balance on blinds contract.....	300 00	
	20.	Contract price for privies....	1,000 00	
	20.	Putting up 90 seats.....	27 00	
	20.	" " 94 "	18 80	
	20.	" " 39 settees.....	11 70	
	20.	Back fence and walk.....	102 00	
	20.	Removing and painting old fence.....	108 00	
				1,567 50
	26.	Hadley Bros., 1 clock.....		25 00
Sept.	1.	Wilson & Rogers, balance on contract.....		2,910 41
	2.	Freight on furniture.....		6 30
	7.	A. H. Andrews & Co. for bill furniture		1,400 55
Nov.	6.	Jas. Carlisle, grading.....	80 50	
	6.	Chris. Johnson, grading.....	88 50	
	6.	W. order to bearer.....	5 25	
	6.	Mrs. Dunning, cleaning win- dows....	6 50	
				125 75
	8.	W. O. to bearer, grading.....		1 00
	27.	A. Montgomery....		119 86
				<u>\$9,804 34</u>

THIRD STATE NORMAL SCHOOL, ST. CLOUD.

RECEIPTS—BUILDING FUND.

1878.		
Dec. 1,	By balance cash on hand.....	\$706 94
Jan. 28,	By cash, State appropriations.....	2,000 00
April 8,	By cash, State appropriations.....	2,000 00
June 26,	By cash, State appropriations.....	5,000 00
Aug. 1,	By cash, State appropriations.....	1,000 00
25,	By cash for stone sold.....	22 00
Sept. 26,	By cash for stone sold.....	2 00
		<hr/>
		\$10,788 94

DISBURSEMENTS—NORMAL SCHOOL BUILDING FUND.

1874.		
Jan. 31,	To paid A. Montgomery, on contractor.....	\$2,000 00
April 8,	A. Montgomery, on contractor.....	1,000 00
23,	A. M. Radcliff, architect.....	250 00
June 2,	A. Montgomery, contractor.....	1,000 00
18,	A. Montgomery, contractor.....	1,000 00
July 8,	A. Montgomery, contractor.....	400 00
8,	A. Montgomery, contractor.....	1,000 00
28,	A. Montgomery, contractor.....	2,700 00
28,	A. Montgomery, contractor.....	411 10
Aug. 4,	Express charges.....	85
14,	A. M. Radcliff, architect.....	150 00
20,	A. Montgomery, contractor.....	663 60
Sept. 21,	H. W. Weary, sundry work.....	34 50
21,	A. E. Senkler, gymnasium.....	20 00
Nov. 21,	J. Herschbach, drawing stone.....	50 00
27,	A. Montgomery, extra doors.....	54 89
		<hr/>
		\$10,788 94

J. G. SMITH,
Treasurer.

[EXECUTIVE DOCUMENT No. 16.]

ANNUAL REPORT
OF
THE BOARD OF REGENTS
OF THE
UNIVERSITY OF MINNESOTA
TO THE GOVERNOR,
FOR THE
FISCAL YEAR ENDING NOVEMBER 30, 1874.

TRANSMITTED TO THE LEGISLATURE AT THE SEVENTEENTH ANNUAL
SESSION, 1875.

SAINT PAUL:
ST PAUL PRESS COMPANY.
1875.

UNIVERSITY OF MINNESOTA, }
MINNEAPOLIS, Dec. 10, 1874. }

To His Excellency, Hon. C. K. Davis,
Governor of Minnesota:

SIR:—I have the honor herewith to transmit the Annual Report of the Board of Regents of the University of Minnesota, for the fiscal year ending Dec. 1st, 1874.

With high esteem, I am

Your obedient servant,

J. S. PILLSBURY,
President of the Board of Regents.

BOARD OF REGENTS.

J. S. PILLSBURY, Minneapolis.

H. H. SIBLEY, St. Paul.

W. R. MARSHALL, St. Paul.

PARIS GIBSON, Minneapolis.

CHAS. S. BRYANT, St. Peter.

A. A. HARWOOD, Austin.

MORRIS LAMPREY, St. Paul.

And Ex-officio.

C. K. DAVIS, Governor.

H. B. WILSON, Supt. of Public Inst.

WILLIAM W. FOLWELL, Prest. of University.

REPORT.

ERECTION OF BUILDINGS.

The principal matter of interest relating to the condition of the University during the past year, has been the continuation of work on the new buildings. These buildings, as stated in our last report, consist of an Agricultural College 54 feet square, together with a laboratory and plant house which form two wings, each 25x46 feet; and also of the main part of the academic building of the University, 75x90 feet. Although it was expressly stipulated with the contractors, that they should have these buildings ready for occupancy by the first of August, 1874, they have signally failed to complete either structure within the time contracted. Their repeated promises to have at least one building in readiness by a specified day have been broken from time to time, and at this date, neither structure is completed. The Regents found it necessary to make some changes from the original plans, as for instance, putting up partition walls of brick, in place of wood. Still none of these deviations was sufficient ground for the delay. The non-completion of the buildings is chargeable simply to the laxity and mismanagement of the builders. The season is now so far advanced that there is little prospect of finishing the work before July or August of the coming year.

The occurrence of so much delay has, of course, interfered with the internal development of the institution, causing the failure of accommodations for the library and geological museum, and completely debarring the professors and students from the use of the laboratory for experiments in chem-

istry and agriculture. The Board of Regents are convinced, however, that the buildings now being constructed, will, when finished, afford accommodations which will compare favorably with those to be found in the Universities of our sister States.

REPAIRS AND ALTERATIONS.

The erection of a new building in connection with the original structure (or wing) necessitated some repairs and improvement in the old part, in order to make it correspond externally and internally to the new; accordingly a considerable number of alterations were made. Stairs have been changed, partitions removed, and new recitation rooms formed. The rooms and halls have been wainscoted and kalsomined throughout, and the entire building supplied with heating and ventilating apparatus. Cornices and gables have also been remodeled to harmonize with the more modern architecture of the new building.

These improvements have cost a much larger sum than was expected, and there being no appropriation for this purpose, it has been necessary to pay them from the current expense fund.

APPROPRIATION.

The interest at present accruing to the University from the permanent fund arising from the sales of lands, not being found sufficient to meet the current expenses, the Regents in their last annual report urged upon the Legislature the importance of appropriating a sum adequate to that purpose. We are gratified to report that the Legislature granted this request, making an annual appropriation of \$19,000 to cover current expenses. With this generous aid the Board are enabled to carry forward the internal work of the institution without embarrassment.

THE LIBRARY.

An important addition to the library of the University has recently been made. The private collection of Dr. H. P. Tappan, recently President of Michigan University, has finally been secured and put upon the shelves. The Board find this library more than equal to their expectations; it embraces many of the best English editions, together with a number of rare works and costly engravings. The Regents congratulate themselves on their success in securing this valuable collection, and would express their gratitude for the services of Prof. Campbell, who being a friend of Dr. Tappan, assisted in purchasing the library on very favorable terms. A considerable number of works recommended by the faculty have also been bought during the year. The library of the University now contains about 10,000 well selected volumes, besides a large collection of pamphlets.

GEOLOGICAL SURVEY.

The Geological Survey of the State has been continued by the State Geologist. Two counties, Mower and Freeborn, in the southern part of the State, have been carefully examined, in order to ascertain whether the formation containing the Iowa coal extends into our own State. No traces of coal were discovered. It is to be regretted that some parties, without the advice of Prof. Winchell, have caused needless expense by independent surveys in this part of the State, which would have been avoided if the proper information had been secured. Upon invitation of Col. Wm. Ludlow, of the Engineers, U. S. A., the months of July and August were occupied in an expedition to the Black Hills in company with Gen. Custer. In addition to valuable scientific information, (for which see report of State geologist,) Prof. Winchell succeeded in collecting a large quantity of geological specimens, together with skins of animals which will be deposited in the museum. The entire expense of the expedition was by the General Government. The in-

complete condition of the laboratory has prevented the University from rendering such aid as should have been given in assaying metals for the mining interests in the northern part of the State. Professor Winchell recommends that some further provision be made to meet the demand for information obtained by the survey, and suggests that a larger number of copies of his report be printed for that purpose. We heartily approve of the suggestion that the results of the geological survey may be more generally made known.

THE FACULTY.

During the year the following changes have taken place :

At the close of the first term, (1873-4,) Rev. W. C. Sawyer closed his connection.

Mr. W. P. Melcher was employed as an instructor in German during the last half of the second term.

Mr. John G. Moore was employed as an instructor in German during the third term, and at the July meeting was elected Assistant Professor to have charge of the same department.

Professor G. Campbell was relieved of the charge of the department of German, to date from the close of the year 1872-3.

The following officers, not having been re-elected at the annual elections held in April, closed their connection with the institution at the end of the year (1873-4 :)

Professor A. B. Donaldson, M. A.

Assistant Professor D. P. Strange, B. S.

By authority of the Board, the Executive Committee employed the following instructors for the new year, beginning Sept. 15, 1874 :

Professor Moses Marston, M. A., late Professor in the

St. Lawrence University, New York ; and Mr. R. W. Laing, LL. D., late in charge of a school at Portland, Oregon ; both in the department of English, including History, Rhetoric, Elocution, &c.

Charles Y. Lacy, B. Agr., (Cornell,) to take charge of the Professorship of Agriculture :

The General Faculty is constituted at this date as follows :

WILLIAM W. FOLWELL, M. A., PRESIDENT,
and Teacher of Political Economy.

GABRIEL CAMPBELL, M. A., VICE-PRESIDENT.
Professor of Mental and Moral Philosophy.

VERSAL J. WALKER, M. A.,
Professor of the Latin Language and Literature.

JABEZ BROOKS, M. A.,
Professor of the Greek Language and Literature.

EDWIN J. THOMPSON, M. A.,
Professor of Mathematics and Astronomy.

ELI L. HUGGINS, U. S. A.,
Professor of Military Science.

NEWTON H. WINCHELL, M. A.,
Professor of Geology and Mineralogy.

HELEN SUTHERLAND, M. A.,
Preceptress and Assistant Professor of Latin.

MITCHELL D. RHAME, B. A.,
Assistant Professor of Civil Engineering, &c., in charge.

STEPHEN F. PECKHAM, B. S.,
Instructor in Chemistry and Physics, in charge.

MOSES MARSTON, M. A.,
Instructor in English and Rhetoric, in charge.

RICHARD W. LAING, LL. D.,
Instructor in English, Elocution, &c.

CHARLES Y. LACY, B. Agr.,
Instructor in Agriculture, in charge.

WILLIAM T. SCOTT,
Superintendent of the Experimental Farm.

CHARLES N. HEWITT, M. D.,
Secretary of the State Board of Health; ex-officio, non-resident Professor of Public Health.

NUMBER OF STUDENTS.

The entire enrollment of students for the academical year ending June 18, 1873, is as follows:

Senior Class,	-	-	-	-	3
Junior Class,	-	-	-	-	14
First Class (Sophomore)			-	-	21
Second Class, (Freshman)	-		-	-	37
Third Class,	-	-	-	-	50
Fourth Class,	-	-	-	-	133
Special Students,		-	-	-	29
Total,	-	-	-	-	287

For details see report of the President of the University annexed.

THE EXPERIMENTAL FARM.

The past year the experimental farm has been under the charge of Mr. W. T. Scott. Considerable additional land has

been improved. He has set out about six thousand forest trees for the purpose of ascertaining the species that are best adapted to our soil and climate, and has also been able to conduct some valuable experiments with different varieties of wheat, oats, corn, potatoes, tomatoes and other vegetables. He has further experimented on the use of gypsum, manure, swamp muck, salt, ashes, and other fertilizers; also in mulching and pruning and in the growth of hedges and plant cuttings. He has prepared a detailed statement of the results of 38 of these experiments which is found in the accompanying report of the Professor of Agriculture.

Students who are desirous of making these experiments for themselves, will be assisted every way possible.

APPROPRIATION FOR HEATING AND FURNISHING.

The Legislature, during the last session, made an appropriation of \$29,350 to be applied in heating, furnishing and ventilating the University buildings. In conformity with law, the Board advertised for proposals to supply necessary apparatus for heating and ventilation. Four bids were received. That of Messrs. Ide & Spink, of Springfield, Ill., being the lowest, was accepted. Accordingly a contract was closed with these gentlemen to put Ide's steam heating apparatus into the academic buildings for the sum of \$13,000, they guaranteeing under ample bonds that the same should give entire satisfaction. The Board has also purchased a considerable amount of furniture for the chemical laboratory and of instruments for the engineering department.

RE-LOCATION OF UNIVERSITY LANDS.

Owing to the most culpable inefficiency of the person appointed by the Governor (in 1872) to locate the University lands embraced in the second congressional grant, about 10,000 acres of the pine lands have proved to be almost destitute of timber. As soon as this fact was ascertained by the Board of Regents, Governor Davis at once requested the

authorities at Washington to suspend the selections made, in order that the Board might be permitted to locate other lands in their stead. The impossibility, however, of obtaining valuable pine lands at this late day will make it necessary for the Governor to select lands which are worth much less per acre, and at a loss in the aggregate of a large sum to the University.

FINANCIAL STATEMENT.

PERMANENT FUND.

Amount of permanent fund as per last annual report,	-	-	\$160,181 00
Amount received for lands sold during year 1874,	-		22,918 00
Amount received for stumpage sold	-	-	6,613 00
Amount received from State Institution fund,	-	.	12,000 00
			<hr/>
Total amount at interest Dec. 1st, 1874,			\$201,712 00

EXPERIMENTAL FARM FUND.

Amount on hand as per last annual report,	\$671 87
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UNIVERSITY LAND FUND.

Amount on hand as per last annual report,	\$359 42
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RECEIPTS AND DISBURSEMENTS FOR CURRENT EXPENSES FROM
DEC. 22D, 1873, TO DEC. 1ST, 1874.

Receipts.

Amount on hand as per last annual report, - -	\$2,556 00	
Amount received from State Treasurer as per Treasurer's report, - - -	30,000 00	
Amount received for incidentals,	620 90	
Deficit, - - -	8,654 64	
	<hr/>	\$41,830 64

Disbursements.

Paid for salaries of faculty, -	\$22,326 50	
Paid for repairs, - -	4,479 39	
Paid for advertising, -	246 15	
Paid for library and reading room,	1,735 53	
Paid for chemical laboratory, -	103 54	
Paid for fuel, - -	1,494 10	
Paid for incidentals, -	2,445 43	
For payment of warrants drawn on State Auditor, -	9,000 00	
	<hr/>	\$41,830 64

GEOLOGICAL SURVEY.

Receipts.

From State Treasurer as State aid,	\$2,000 00	
Deficit, - - -	2,129 53	
	<hr/>	\$4,129 53

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Disbursements.

Deficit as per last annual report,	\$559 93	
Paid for salary of State Geologist,	2,400 00	
Paid for incidental expenses, -	1,169 60	
	<hr/>	\$4,129 53

HEATING AND FURNISHING ACCOUNT.

Receipts.

Received from State Treasurer as per Treasurer's report, - - - - -	\$26,500 00
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Disbursements.

Paid Ide & Spink on contract, -	\$10,000 00	
Paid for apparatus and furniture,	4,419 59	
Balance on hand, -	12,080 41	
	<hr/>	\$26,500 00

BUILDING ACCOUNT.

Receipts.

Received from State Treasurer as per Treasurer's report, - - - - -	\$50,000 00
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Disbursements.

Paid M. O'Brien on contract, -	\$44,378 63	
Paid Alden & Long, architects,	714 00	
Paid E. P. Bassford, architect, -	325 00	
Paid H. Weeks, superintending work, - - -	876 00	
Paid L. W. Leeds, Ventilating Engineer, - - -	50 00	
Paid for advertising, -	22 65	
Paid for incidentals, - -	81 28	
Balance on hand, -	3,552 44	
	<hr/>	\$50,000 00

The report of Hon. Paris Gibson, Treasurer, is herewith appended.

OUR PRESENT WANTS.

It was the expectation of the Board of Regents, that the sum of fifty thousand dollars appropriated by the Legislature for University buildings would be sufficient to complete all the buildings at present demanded by the institution. Estimates were accordingly made by competent architects for two buildings, a main academic building and an agricultural college building on that basis. The plans first submitted were cut down in order to remove all doubt that the allotted sum would finish the two structures. The amount needed, however, to complete the same, and to make the unavoidable changes required in finishing them is found to exceed the estimates, and it becomes necessary in order that these buildings now in process of erection be fully completed, to call upon the legislature for a further appropriation. It is necessary also to provide adequate sewerage and reservoirs and to make provisions for fencing and grading the University grounds. To secure these ends an appropriation of \$10,000 to finish buildings, and of \$15,000 for sewerage, &c., will be required. With these sums the University will be thoroughly equipped. The Board feel assured that the money paid thus far has been well expended, that the work has been done thoroughly and done reasonably, and that the buildings of the University of Minnesota will be a source of just pride to the State.

TREASURER'S REPORT

PARIS GIBSON, TREASURER, IN ACCOUNT WITH BOARD OF
REGENTS OF STATE UNIVERSITY.

CURRENT EXPENSE.

1873.		Dr.	
Dec. 17,	To balance.....		\$2,556 00
1874.			
Jan. 7,	To cash from State Treasurer		2,000 00
Mar. 13,	To cash from State Treasurer		3,000 00
28,	To cash from State Treasurer		3,000 00
May 6,	To cash from State Treasurer		3,000 00
June 9,	To cash from State Treasurer		3,000 00
30,	To cash from State Treasurer		3,000 00
Oct. 16,	To cash from State Treasurer		3,000 00
30,	To cash from State Treasurer		3,000 00
Nov. 12,	To cash from State Treasurer		4,000 00
16,	To cash from State Treasurer		1,000 00
16,	To cash from State Treasurer		2,000 00
Sept. 19,	To cash from incidentals.....		150 00
23,	To cash from incidentals.....		200 00
23,	To cash from incidentals.....		200 00
24,	To cash from incidentals.....		50 00
		Cr.	
Jan. 7,	By cash borrowed on order, 1873.....		\$2,000 00
Oct. 30,	By cash borrowed on order, 1873.....		3,000 00
Nov. 12,	By cash borrowed on order, 1873.....		4,000 0
1873.			
Dec. 24,	By cash, incidentals, Folwell.....voucher 1..		61 26
1874.			
Jan. 6,	By cash, Janitor.....voucher 3..		12 83
4,	By cash, fuel....." 4..		102 00
6,	By cash, fuel....." 5..		27 00
10,	By cash, library and reading room....." 7..		34 00
10,	By cash, library, St. Paul Press	" 8..	28 50
10,	By cash, chemical laboratory....." 9..		7 39
10,	By cash, fuel....." 11..		200 00
1,	By cash, salaries, faculty, for Dec....." 12..		2,060 00
10,	By cash, salary, Treasurer, Jan., 1874	" 13..	125 00
10,	By cash, salary, Secretary, Dec. 9, 1873....." 14..		100 00
20,	By cash, fuel....." 16..		160 0

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Feb.	3,	By cash, Janitor.....	Voucher 17..	63 00
	1,	By cash, salaries, faculty, Jan.....	" 20..	1,920 00
	19,	By cash, cover for record.....	" 21..	5 00
	20,	By cash, advertising, St. Paul Press.....	" 22..	1 50
	23,	By cash, advertising, St. Paul Pioneer	" 23..	15 52
	19,	By cash, wood sawyer	" 24..	91 50
	28,	By cash, salaries, faculty, Feb.....	" 26..	1,870 00
	28,	By cash, salary, Melcher.....	" 27..	87 50
Mar.	4,	By cash, chemical laboratory.....	" 28..	10 27
	5,	By cash, Janitor	" 29..	46 40
	9,	By cash, advertising, Farmers' Union	" 30..	33 32
	26,	By cash, Janitor	" 32..	55 00
	25,	By cash, chemical laboratory.....	" 34..	83 43
	25,	By cash, fuel.....	" 35..	38 19
	25,	By cash, fuel.....	" 37..	5 00
	25,	By cash, incidentals	" 39..	28 00
	25,	By cash, Dr. Welch.....	" 40..	100 00
	30,	By cash, salary, Strange.....	" 41..	50 00
	30,	By cash, fuel, Paulson.....	" 42..	383 24
	30,	By cash, advertising, Barnard.	" 44..	25 00
	30,	By cash, library.....	" 45..	3 00
	30,	By cash, library.....	" 46..	65 07
	30,	By cash, library.....	" 47..	5 90
	30,	By cash, library.....	" 48..	20 90
	30,	By cash, library, Clarke.....	" 49..	16 25
	30,	By cash, library, Clarke. #.....	" 50..	48 00
	30,	By cash, library, Hutchinson.....	" 51..	27 50
	30,	By cash, library, Smith.....	" 52..	22 50
	31,	By cash, fuel, Demeules.....	" 54..	21 62
	31,	By cash, fuel, Berthume	" 55..	70 42
	31,	By cash, salaries, faculty, March.....	" 57..	1,945 00
April	30,	By cash, advertising, Farmers' Union.....	" 59..	16 66
	30,	By cash, salaries, faculty, April	" 60..	1,970 00
May	5,	By cash, Janitor.....	" 62..	50 00
	8,	By cash, advertising, Citizen.....	" 66..	37 50
	11,	By cash, Cleveland & French.....	" 68..	50 00
	31,	By cash, salaries, faculty, May.....	" 78..	1,970 00
June	1,	By cash, fuel.....	" 74..	3 50
	1,	By cash, fuel	" 75..	6 50
	1,	By cash, chemical laboratory.....	" 76..	22 91
	1,	By cash, Janitor.....	" 77..	50 00
	17,	By cash, library, Clarke	" 85..	55 00
	20,	By cash, Janitor.....	" 87..	37 50
	20,	By cash, salaries, faculty, June.....	" 90..	1,970 00
	20,	By cash, salary, Hutchinson	" 91..	25 00
	18,	By cash, dinner, Band	" 93..	20 00
	18,	By cash, transporting Band.....	" 119..	20 00
July	1,	By cash, advertising Farmers' Union.....	" 95..	16 66
	8,	By cash, repairs, McAnnulty.....	" 96..	12 75
	16,	By cash, balance incidentals, Folwell.....	" 165..	68 59
Aug.	1,	By cash, freight, E. S. Huggins.....	" 128..	12 69
	5,	By cash, advertising, Farmers' Union.....	" 133..	8 33
July	16,	By cash, library.....	" 108..	2 40
	30,	By cash, salary and house rent	" 109..	500 00
	18,	By cash, repairs, Goodale.....	" 121..	511 93
Aug.	7,	By cash, chemical laboratory.....	" 132..	29 54
	6,	By cash, freight, E. S. Huggins.....	" 134..	45 62
	12,	By cash, printing.....	" 137..	8 00
	22,	By cash, repairs, Goodale	" 140..	767 22

Aug.	29,	By cash, repairs, Goodale	voucher 145..	144 20
	31,	By cash, freight, E. S. Huggins.....	" 146..	34 56
Sept.	3,	By cash, library	" 148..	20 80
	10,	By cash, advertising.....	" 154..	87 50
	13,	By cash, advertising, Farmers' Union.....	" 155..	8 33
	11,	By cash, library, freight	" 156..	76 72
	11,	By cash, library, freight.....	" 157..	3 00
	15,	By cash, repairs, Goodale.....	" 161..	708 42
	18,	By cash, repairs, Farnham & Co.....	" 163..	281 44
	1,	By cash, printing.....	" 167..	42 00
	23,	By cash, Janitor.....	" 180..	24 00
	21,	By cash, fuel, Young.....	" 187..	35 00
	24,	By cash, repairs, Morrison Bros.....	" 188..	184 00
	29,	By cash, fuel.....	" 189..	27 93
	30,	By cash, repairs, Copeland.....	" 190..	20 00
Mar.	11,	By cash, surveying.....	" 192..	6 50
	23,	By cash, vouchers.....	" 195..	6 25
Aug.	1,	By cash, repairs, Robinson & Co.....	" 201..	30 58
	4,	By cash, repairs, ventilators.....	" 202..	260 50
Sept.	30,	By cash, salaries, faculty, Sept	" 221..	1,925 00
	29,	By cash, incidentals.....	" 207..	12 00
Oct.	1,	By cash, repairs, Cushman.....	" 211..	7 20
	3,	By cash, repairs, Sheely	" 213..	132 02
	3,	By cash, library.....	" 215..	120 00
	8,	By cash, printing.....	" 216..	8 33
	7,	By cash, repairs, Chansen's ...	" 218..	188 82
	12,	By cash, Janitor.....	" 222..	36 00
	15,	By cash, salary, Clarke	" 223..	24 00
	16,	By cash, inspecting lands, Hazen.....	" 224..	100 00
	28,	By cash, repairs, Perkins.....	" 229..	88 65
	31,	By cash, repairs, Farnham & Co.....	" 231..	162 40
	31,	By cash, salaries, faculty, Oct.....	" 232..	1,925 00
Nov.	4,	By cash, repairs, Lyman.....	" 234..	5 25
	5,	By cash, fuel.....	" 240..	322 20
	5,	By cash, pamphlets.....	" 241..	80 00
	11,	By cash, repairs, Cass	" 242..	118 12
	14,	By cash, repairs, Goodale.....	" 243..	213 84
Aug.	..,	By cash, incidentals.....	" 245..	6 80
Nov.	17,	By cash, repairs, Greeley.....	" 246..	21 39
	19,	By cash, abstracts.....	" 249..	75 00
	24,	By cash, repairs, Wheaton & R.....	" 251..	119 14
	27,	By cash, repairs, Talbot & White.....	" 254..	118 21
	30,	By cash, salaries, faculty, Nov.....	" 256..	1,925 00
	30,	By cash, salary, Secretary.....	" 258..	100 00
	20,	By cash, incidentals, Secretary....	" 261..	25 00
Sept.	12,	By cash, Benjamin.....	" 266..	3 55
Nov.	20,	By cash, repairs, Wheaton & R.....	" 277..	22 43
Oct.	28,	By cash, library and reading room	" 279..	172 99
Dec.	7,	By cash, repairs, Bowman....	" 283..	29 73
	7,	By cash, repairs, Lyons.....	" 283..	253 52
	7,	By cash, repairs, Bowman.....	" 284..	84 46
	7,	By cash, repairs, Bowman.....	" 285..	23 47
	4,	By cash, advertising, Citizen	" 286..	37 50
	7,	By cash, check books.....	" 287..	12 00
	9,	By cash, salary, Secretary, Dec., 1874.....	" 288..	100 00
	9,	By cash, salary, Treasurer, Jan., 1875.....	" 289..	300 00
	9,	By cash, Hulet, Fireman.....	" 290..	45 00
	11,	By cash, library and reading room.....	" 293..	48 00
	10,	By cash, repairs, Plant.....	" 294..	11 70
	12,	By cash, advertising, Farmers' Union.....	" 295..	8 83

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Dec. 12,	By cash, Treasurer's books	voucher 297..	6 00	
16,	By cash, salaries of faculty.....	" 298..	2,025 00	
	To cash, repairs, doors sold.....		20 00	
16,	By cash, library and R. R. Tappen, library..	vouch'r 299..	1,000 00	
15,	By cash, Cass, twine.....	" 300..	22 90	
15,	By cash, Cass, Janitor....	" 301..	90 00	
16,	By cash, incidentals, Newton....	" 302..	9 00	
16,	By cash, salary, Goof.....	" 303..	35 00	
17,	By cash, library and r'ding room, Campbell	" 304..	10 00	
17,	By cash, inspecting lands, Hazen.....	" 305..	441 65	
	Balance.....		8,654 64	
			<u>\$41,830 64</u>	<u>\$41,830 64</u>

BUILDING ACCOUNT.

1873.	Dr.		
Sept. 18,	To cash	\$5,000 00	
Oct. 10,	To cash	5,000 00	
22,	To cash.....	5,000 00	
1874.			
April 9,	To cash.....	3,000 00	
17,	To cash.....	3,000 00	
May 9,	To cash.....	3,000 00	
June 8,	To cash.....	3,000 00	
July 9,	To cash.....	3,000 00	
11,	To cash.....	3,000 00	
Aug. 4,	To cash.....	3,000 00	
12,	To cash.....	3,000 00	
Sept. 3,	To cash.....	5,000 00	
12,	To cash.....	5,000 00	
Nov. 25,	To cash.....	1,000 00	
1873.	Cr.		
Sept. 30,	By cash, McMullen.....	voucher 8..	\$45 00
Oct. 16,	By cash, O'Brien.....	" 7..	1,300 00
17,	By cash, Alden & Long.....	" 8..	714 00
Dec. 3,	By cash, Advertising, Tribune.....	" 20..	16 25
Nov. 26,	By cash, O'Brien.....	" 16..	350 00
10,	By cash, Mills Bros.....	" 13..	10 00
1874.			
Jan. 8,	By cash, Bassford, Ag. Building.....	" 15..	260 00
Mar, 14,	By cash, O'Brien.....	" 31..	500 00
30,	By cash, O'Brien.....	" 43..	1,000 00
30,	By cash, O'Brien.....	" 53..	700 00
April 8,	By cash, O'Brien.....	" 56..	500 00
May 6,	By cash, O'Brien.....	" 61..	3,001 44
June 2,	By cash, O'Brien.....	" 79..	2,923 00
16,	By cash, O'Brien... ..	" 88..	2,200 00
12,	By cash, Leeds.....	" 92..	50 00
July 8,	By cash, O'Brien.....	" 97..	1,456 25
2,	By cash, O'Brien.....	" 98..	2,865 00
30,	By cash, Expense to Chicago, Folwell.....	" 107..	78 35
20,	By cash, O'Brien.....	" 123..	2,000 00
24,	By cash, Long	" 124..	300 00
31,	By cash, Hazen Weeks.....	" 126..	100 00

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Aug.	10,	By cash, O'Brien.....	Voucher 139..	2,889 13
	28,	By cash, Hazen Weeks.....	" 143..	160 00
	29,	By cash, O'Brien.....	" 144..	150 00
Sept.	2,	By cash, O'Brien.....	" 147..	5,800 00
	12,	By cash, O'Brien.....	" 153..	864 83
	15,	By cash, O'Brien.....	" 159..	505 60
	15,	By cash, O'Brien..	" 160..	136 16
	5,	By cash, O'Brien.....	" 164..	600 00
	21,	By cash, O'Brien.....	" 177..	1,735 17
	9,	By cash, Pillsbury.....	" 185..	77 42
	15,	By cash Stetson	" 186..	3 50
Oct.	1,	By cash, St. Paul Pioneer	" 212..	6 40
	6,	By cash, O'Brien.....	" 217..	4,500 00
	17,	By cash, O'Brien.....	" 226..	1,500 00
Nov.	3,	By cash, O'Brien.....	" 233..	3,000 00
Oct.	4,	By cash, Hazen Weeks.....	" 239..	200 00
Nov.	16,	By cash, O'Brien.....	" 247..	62 05
	28,	By cash, O'Brien.....	" 253..	4,000 00
	27,	By cash, Bassford... ..	" 255..	65 00
April	1,	By cash, Incidentals.....	" 196..	1 75
Dec.	9,	By cash, Building material.....	" 291..	170 26
	12,	By cash, Hazen Weeks.....	" 296..	216 00
				<hr/>
				\$50,000 00
Balance.....				\$46,447 56
				<hr/>
				3,552 44
				<hr/>
				\$50,000 00
				<hr/>
				\$50,000 00
				<hr/>

GEOLOGICAL SURVEY, ACCOUNT.

1874.				
Aug.	13,	To cash.....	\$2,000 00	
1873.				
Dec.	8,	By balance.....		\$559 98
	26,	By cash, Prof. Winchell,.....	voucher 2	100 00
1874.				
Jan.	1,	By Prof. Winchell in.....	" 12..	200 00
	7,	By cash, Hardware.....	" 6..	180 80
	7,	By cash, Prof. Winchell.....	" 10..	50 00
Feb.	1,	By cash, Prof. Winchell in.....	" 20..	200 00
	11,	By cash, St. Paul Press.....	" 18..	17 50
	16,	By cash, Prof. Winchell.....	" 19..	100 00
	28,	By cash, Chemical Laboratory	" 191..	30 50
	28,	By cash, Prof. Winchell in.....	" 26..	200 00
Mar.	25,	By cash, Chemical Laboratory.....	" 83..	7 86
	25,	By cash, Harness, &c.....	" 34..	36 25
	31,	By cash, Prof. Winchell, in.....	" 57..	200 00
April	6,	By cash, Chemical Laboratory.....	" 58..	21 50
	30,	By cash, Prof. Winchell, in.....	" 60 :	200 00
May	31,	By cash, Prof. Winchell, in.....	" 78..	200 00
June	20,	By cash, Prof. Winchell.....	" 86..	100 00
	30,	By cash, Prof. Winchell, in.....	" 90..	200 00
Aug.	1,	By cash, Prof. Winchell	" 127..	200 00
	12,	By cash, Tribune Peat Report.....	" 136..	65 28

Sept. 8,	By cash, Prof. Winchell.....	Voucher 152..	300 00
28,	By cash, Prof. Winchell.....	" 183..	200 00
28,	By cash, Ramaley & Cunningham.....	" 206..	54 41
29,	By cash, Expenses on survey.....	" 208..	50 00
Oct. 31,	By cash, Prof. Winchell, in.	" 232..	200 00
Nov. 30,	By cash, Expenses on survey.....	" 281..	30 00
30,	By cash, Prof. Winchell, in.	" 256..	200 00
Dec. 10,	By cash, Moore.....	" 292..	76 00
16,	By cash, Prof. Winchell, in.....	" 298..	200 00
			<hr/>
			\$2,000 00
Balance.....			2,129 53
			<hr/>
			\$4,129 53
			<hr/>
			\$4,129 53
			<hr/>

HEATING AND FURNISHING.

1874.

DR.

Aug. 28,	To cash	\$5,000 00
Sept. 21,	To cash	5,000 00
Oct. 6,	To cash	3,000 00
6,	To cash	3,000 00
20,	To cash	3,000 00
Nov. 25,	To cash	2,000 00
30,	To cash	3,000 00

CR.

June 8,	By cash, Westborough & Co.....	voucher 83..	\$161 50
16,	By cash, express.....	" 89..	2 00
29,	By cash, P. Sprague & Co.....	" 94..	98 20
23,	By cash, Ritchie & Sons.....	" 166..	198 00
July 1,	By cash, freight	" 105..	8 00
17,	By cash, Sniks.....	" 110..	39 50
30,	By cash, freight.....	" 125..	6 10
Aug. 7,	By cash, Peckham's expenses to Red Wing	" 130..	12 95
7,	By cash, freight	" 131..	11 57
10,	By cash, Tribune Co.....	" 138 .	10 80
Feb. 24,	By cash, instruments.....	" 25..	163 60
Aug. 21,	By cash, freight	" 141..	7 83
27,	By cash, steam heating, Ide & Spink.....	" 142..	2,500 00
29,	By cash, machinery....	" 158..	154 60
Sept. 2,	By cash, freight.....	" 168..	12 56
12,	By cash, work.....	" 169..	15 00
12,	By cash, Bowman	" 170..	30 00
12,	By cash, hardware.....	" 171..	12 25
12,	By cash, glass	" 172..	18 00
14,	By cash, sash and mouldings.....	" 173..	68 10
19,	By cash, labor, Presley.....	" 174..	9 38
Aug. 19,	By cash, labor, Peck.....	" 175..	18 00
19,	By cash, steam heating, Ide & Spink.....	" 176..	2,500 00
24,	By cash, dressed lumber.....	" 178..	30 80
26,	By cash, labor, Peasley.....	" 181..	12 50
26,	By cash, labor, Peck	" 182..	15 00
28,	By cash, lumber.....	" 184..	42 36
April 16,	By cash, hardware	" 197..	11 00

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May 30,	By cash, hardwood lumber	voucher 198..	45 00
July 8,	By cash, lumber.....	" 200..	17 10
Oct. 3,	By cash, Sheely.....	" 214..	103 81
10,	By cash, Benjamin, apparatus.....	" 219..	1,087 95
10,	By cash, Benjamin, sulph. acid.....	" 220..	11 40
9,	By cash, dressing oak	" 225..	9 00
28,	By cash, hydraulic ram.....	" 227..	150 00
28,	By cash, steam heating, Ide & Spink.....	" 228..	2,500 00
Nov. 14,	By cash, labor on cisterns.....	" 237..	975 00
14,	By cash, hydraulic ram, Weeks.....	" 238..	215 55
14,	By cash, steam heating, Ide & Spink.....	" 244..	2,500 00
10,	By cash, hydraulic ram.....	" 246..	128 65
19,	By cash, advertising, St. Paul Press.....	" 250..	3 75
25,	By cash, Geo. Wale & Co.	" 252..	180 00
April 21,	By cash, silver dish and crucible.....	" 257..	30 50
Oct. 6,	By cash, box of levels.....	" 262..	25 94
6,	By cash, hardware.....	" 263..	24 97
Nov. 10,	By cash, labor, Bowman	" 264..	6 00
Sept. 29,	By cash, freight.....	" 265..	5 51
Oct. 6,	By cash, hardware.....	" 267..	7 36
8,	By cash, freight.....	" 268..	4 60
17,	By cash, labor, Peck.....	" 269..	9 00
Nov. 3,	By cash, freight	" 270..	2 75
8,	By cash, freight.....	" 271..	1 75
12,	By cash, freight	" 272..	1 85
Dec. 15,	To cash.....	2,500 00	
Nov. 13,	By cash, paint and painting.....	voucher 273..	35 95
30,	By cash, laboratory table.....	" 274..	45 00
30,	By cash, lumber.....	" 275..	28 50
Oct. 29,	By cash, moulding.....	" 276..	8 00
Nov. 30,	By cash, moulding.....	" 278..	21 85
Oct. 31,	By cash, apparatus.....	" 280..	87 87
			<hr/>
Balance			\$26,500 00 \$14,419 50
			<hr/>
			\$26,500 00 \$26,500 00
			<hr/>

EXPERIMENTAL FARM, ACCOUNT.

1873.	Dr.	
Dec. 1,	To balance.....	\$671 87
1874.		
Mar. 30,	To cash, Field's balance.....	121 50
April 18,	To cash, hay....	66 00
28,	To cash, hay.....	50 00
June 1,	To cash, hay.....	46 55
30,	To cash, hay.....	28 20
30,	To cash, wood.....	9 00
Aug. 1,	To cash	63 89
Oct.	To cash.....	9 00
	To cash.....	18 00
Nov.	To cash, hay.	9 00
	To cash, hay	9 00
	To cash, hay and straw.....	10 75

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		CR.		
Mar.	25,	By cash, Willes.	voucher 39..	25 00
May	9,	By cash, Bowman, trees, &c.	" 63..	80 75
	9,	By cash, labor, Peterson.	" 64..	45 50
	8,	By cash, freight	" 65..	8 85
	8,	By cash, potatoes	" 67..	14 50
June	1,	By cash, labor, Wixom.	" 69..	36 00
	1,	By cash, labor, Peterson.	" 70..	45 50
	1,	By cash, strychnine	" 71..	60
	1,	By cash, setting box on wagon-tub.	" 72..	35
	1,	By cash, Scott, farmer.	" 73..	50 00
	8,	By cash, desk, Gilman & Hazelton.	" 80..	10 00
	6,	By cash, trees, Moulton.	" 81..	99 00
	8,	By cash, bran and seeds.	" 82..	10 75
	8,	By cash, plants, Buckendorf.	" 84..	13 60
	27,	By cash, fencing.	" 100..	25 66
	22,	By cash, labor, Whelpey.	" 101..	15 00
	24,	By cash, ground feed.	" 102..	8 44
May	20,	By cash, plough, &c.	" 99..	11 00
July	1,	By cash, Scott, farmer	" 103..	69 49
	1,	By cash, labor, Peterson.	" 104..	84 75
	1,	By cash, labor, Wixom.	" 106..	35 25
	21,	By cash, labor, Dunning.	" 111..	14 00
	16,	By cash, labor, Peterson.	" 113..	15 32
	15,	By cash, labor, Robinson.	" 116..	1 50
	25,	By cash, labor, Thompson	" 117..	7 50
	18,	By cash, labor, Lowerson.	" 120..	20 75
	20,	By cash, feed.	" 122..	9 15
	18,	By cash, labor, haying.	" 129..	8 87
Aug.	1,	By cash, labor, Wixom.	" 114..	44 87
	1,	By cash, Scott, farmer.	" 115..	50 00
	1,	By cash, labor, haying.	" 118..	19 50
	1,	By cash, labor, Lowerson.	" 119..	24 00
	1,	By cash, labor, Peterson.	" 125..	14 18
Sept.	1,	By cash, Scott, farmer.	" 149..	50 00
	1,	By cash, labor, Wixom.	" 150..	48 12
	1,	By cash, labor, Lowerson.	" 151..	20 50
	17,	By cash, labor, Thompson.	" 162..	18 00
	24,	By cash, evergreens, Ford.	" 179..	5 00
Mar.	25,	By cash, rent.	" 193..	25 00
	25,	By cash, repairs, pump.	" 194..	2 35
July	1,	By cash, surveying	" 199..	8 00
Sept.	30,	By cash, labor, Lowerson.	" 203..	17 25
	30,	By cash, threshing.	" 204..	10 44
July	18,	By cash, Prof. Rhame, surveying.	" 205..	67 38
Oct.	1,	By cash, Scott, farmer.	" 209..	50 00
	1,	By cash, labor, Wixom.	" 210..	24 00
May	25,	By cash, trees, Bowman.	" 220..	80 00
Nov.	4,	By cash, Scott, farmer.	" 235..	66 50
	4,	By cash, labor, Moody.	" 236..	19 60
	30,	By cash, labor, Wixom	" 259..	12 00
	30,	By cash, Scott, farmer.	" 260..	50 00

	\$1,112 76	\$1,337 83
Balance.....	225 07	
	<u>\$1,337 83</u>	<u>\$1,337 83</u>

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SUMMARY.

1873. Land Sales Fund—		
By balance.....	\$350 48	
Building Account—		
By balance	3,523 44	
Heating and Furnishing—		
By balance	12,060 41	
Current Expense—		
To balance.....		\$8,654 64
Experimental Farm—		
To balance		225 07
Geological Survey—		
To balance,.....		2,120 53
	<hr/>	<hr/>
	\$15,992 27	\$11,009 24
To balance on hand.....		4,983 03
	<hr/>	<hr/>
	\$15,992 27	\$15,992 27
	<hr/>	<hr/>

THE UNIVERSITY OF MINNESOTA, }
MINNEAPOLIS, MINN., }
December 1st, 1874. }

Hon. J. S. Pillsbury, President of the Board of Regents:

SIR:—I have the honor herewith to transmit, the Eighth Annual Report of the condition and progress of the University.

I have the honor to be, Sir,

Very respectfully,

Your obedient servant,

WILLIAM W. FOLWELL,

President.

REPORT OF THE
PRESIDENT OF THE UNIVERSITY.

To the Honorable the Board of Regents:

GENTLEMEN: The year 1873-74, the period covered by this report, closed with the Commencement on the 18th day of June last.

COMMENCEMENT.

The exercises were held in the First Congregational Church, to the officers of which acknowledgment is due for the use of the edifice.

The following degrees were duly conferred:

The degree of Bachelor of Arts, upon George Edwin Ricker, of Hennepin county; the degree of Bachelor of Science, upon Edwin Chatfield, of Fillmore county.

Brief addresses were made by the Rev. F. T. Brown, D. D., of St. Paul; the Rev. Edward D. Neill, President of Macalester College; the Rt. Rev. H. B. Whipple, D. D., of Faribault; and his Excellency Governor Davis.

The only one of these addresses which was written out is that of Bishop Whipple. I would recommend that this document be printed as a part of the annual report. [See appendix A.]

In the afternoon the military corps was reviewed by the Governor. The thanks of the Board are again due to Major General Sykes, by whose order the Band of the 20th U. S. Infantry furnished most excellent music.

WORK OF THE YEAR.

The attention of your honorable body is respectfully called to the accompanying reports of the Professors and Assistant Professors in charge of the departments of instruction. These documents show the work of the several departments and certain suggestions of importance. To some of them reference will be hereafter made. The annual report lately made to the State Superintendent of Public Instruction contains a tabulated statement of the whole work of the institution for the year. If thought best by you, these tables can be appended to this report. [See appendix B.]

STUDENTS.

The total number of students enrolled during the years (1873-4) was 278, of whom 206 were gentlemen, and 72 ladies. The number enrolled in the usual college classes was 75. On account of the financial panic which set in some after the opening of the year, the attendance of the second and third terms was considerably cut down without affecting the yearly enrollment. It should be noted that a student once admitted and enrolled is entitled to the privileges of the institution, until honorably dismissed or dropped for misconduct or unauthorized absence.

The following tables show the enrollment and classification of students for the year (1873-4) :

COLLEGE OF SCIENCE, LITERATURE, AND THE ARTS.

Class.	Course.	Gentlemen.	Ladies.	Total.
Senior.....	{ Classical	1	0	1
	{ Scientific.....	1	0	1
Junior	{ Classical	5	0	5
	{ Scientific.....	3	0	3
	{ Literary.....	2	1	3
		12	1	13

COLLEGE OF THE MECHANIC ARTS.

Class.	Course.	Gentlemen.	Ladies.	Total.
Senior.....	Civil Engineering.....	2	0	2
Junior.....	Civil Engineering.....	2	0	2
		4	0	4

COLLEGIATE DEPARTMENT.

Class.	Course.	Gentlemen.	Ladies.	Total.
First	{ Classical.....	5	0	5
	{ Scientific.....	11	0	11
	{ Literary.....	3	2	5
		19	2	21
Second	{ Classical.....	18	0	18
	{ Scientific.....	10	1	11
	{ Literary.....	1	7	8
		29	8	37
Third	{ Classical.....	13	0	13
	{ Scientific.....	23	5	28
	{ Literary.....	6	3	9
		42	8	50
Fourth	{ Classical.....	19	1	13
	{ Scientific.....	72	26	98
	{ Literary.....	7	15	22
		91	42	133
Unclassified.....	.....	12	17	29
		193	77	270

Summary.

Department.	Class.	Gentlemen.	Ladies.	Total.
College of Science, Literature and Arts	{ Senior.	2	0	2
	{ Junior.	11	0	11
College of Mechanic Arts.....	{ Senior.	2	0	2
	{ Junior.	2	0	2
Collegiate Department.....	{ First.	19	2	21
	{ Second.	22	9	37
	{ Third.	42	8	50—75
	{ Fourth.	91	42	133
	{ Special.	12	17	29
Total Enrollment .....	.....	209	78	287

COLLEGE OF LAW.

(Not organized.)

COLLEGE OF MEDICINE.

(Not organized.)

RELATIONS TO HIGH SCHOOLS.

As the Board are aware, a resolution has been standing on the record for more than two years, by virtue which the lowest class of the Collegiate Department is to be discontinued at the close of the next University year (1874-5.) This resolution was adopted in deference to high professional authority, and to a supposed public sentiment unfavorable to the long continuance of lower elementary work by the University.

I deem it a question worthy of the consideration of the Board, whether the resolution referred to had better be adhered to.

While it is the declared and well understood policy of the University to liberate herself from elementary work so fast as possible, it is none the less well known that the intention of the responsible managers is to maintain an actual articulation with the public school system of the State.

Our theory is to build the University on the foundation of the High Schools. The High Schools, however, as a class have no uniform organization, many of them are as yet unable, however well disposed, to offer courses of studies leading to the University. The few students fitted by them

for college, are commonly sent to Eastern institutions. This, however, is no fault of the schools, but takes place chiefly through the desire of fathers to have their sons educated in the same colleges which they themselves attended.

The result is that the large majority of non-resident students come from the *country districts* with such preparation as the country and village schools can give them. It has been frequently remarked by such students that it costs them no more to attend the Elementary Department of the University, to which they are welcome, than a city high school to which they are not welcome, and which they can only attend on sufferance.

It is obvious that should we prematurely, and too abruptly cut off the lower elementary branches that we should open a chasm between the university and the schools which could not immediately be bridged.

In order that there may be ample time for the further consideration of this grave matter, and if need be, of further action, I respectfully recommend that the resolution to drop the fourth class be so amended as not to take effect until after still another year; that is to say, after the close of the year 1875-6. *

By reference to any of the late circulars it will be seen that the requisites for admission to the Fourth Class of the COLLEGIATE DEPARTMENT are :

Reading, Writing and Spelling ;
English Grammar and Analysis ;
Arithmetic and Elementary Algebra ;
Geography and United States History ;
Latin Grammar, *optional*.

The dropping of the Fourth Class will add to this list, as the courses now stand, the following studies :

For all courses : Algebra, English Composition, Physiology and General History ; additional for the Classical Course : Cæsar, Cicero, and Greek Grammar and Reader ; for the Scientific Course : Physical Geography, Natural Philosophy, Free-hand Drawing, and one year's language either English, Latin or Greek : for the Modern Course, also History of England, Higher English Grammar, and one year's language, Latin or Greek, or one year's Science, as in Scientific Course.

* The Board have so ordered—Resolution of Dec. 29, 1874.

The practical question is: When can these studies be wholly relegated to the schools, without cutting off the great body of the youth of the State from reaching the higher classes of the University?

The Board are already in possession of my personal views on this subject. I desire, therefore, only to reiterate at this time my conviction that two things ought to be done: (1.) The High Schools of the State ought to be enabled to take up and carry on work preparatory to the University, admitting all competent applicants from the adjacent county or counties, without burdening the local tax payers. (2.) Private academies located in villages too small to support High Schools ought to be encouraged by State aid to prepare students for the University, upon such conditions and under such restrictions as will virtually incorporate such institutions into the system of public instruction. When all agencies are doing all they can, none too much will be done.

COURSES OF STUDY.

Agreeably to your instructions, the General Faculty have undertaken and completed a thorough revision of the courses of study in the four Colleges or Departments now organized. [See appendix C.] The changes made involve no departures from your general plans and policy. Studies have been transferred from term to term, sometimes for theoretical reasons, but more commonly for the purpose of distributing the work of the professors economically. As a general thing the arrangement made gives equal work to each officer, term by term. The range of optional work in the higher Colleges has been somewhat extended, but not without careful regard to the present resources of the institution. Optional studies and courses of study imply a large teaching force. The only department which seems to need further mention in this place is that of Agriculture. According to the general plan of the University, the College of Agriculture proper is based on the preparatory work of the Collegiate Department. The Scientific Course is the proper avenue to the professional studies of the College of Agriculture, leading to a Baccalaureate degree.

The General Faculty, however, have concluded, that it might well be made more apparent than heretofore that the farmer's son, with such schooling as he is likely to have had can be admitted at once to the University and enrolled in

the College of Agriculture. Accordingly in addition to the regular advanced course of study in the Agricultural College, an elementary course in agriculture has been organized. This course is in the main identical with the Scientific Course of the Collegiate Department. For the first six terms the two courses are precisely identical; for the last six, they differ in four studies only, and but two of the four studies can with propriety be called agricultural: the others, Meteorology and Entomology, are branches of general science.

While appreciating the motives which have prompted to the adoption of this Elementary Course in Agriculture, and trusting that it will be found useful and attractive to many farmer's sons, I must be permitted to say that my judgment does not fully approve it. Chiefly, because it is a misnomer. If this is an Agricultural Course what is that other called scientific which differs from it in so very few particulars? I am at all times opposed to accomplishing good ends by indirections. We can not long deceive the public with the show of a course of studies labeled *agricultural* which, when looked upon in detail, proclaims itself to all as merely a general Scientific Course of studies, with here and there a touch of agricultural color.

At this point I would respectfully request permission to insert the brief paper, which was presented to and read before your honorable body some months ago, relating to the general subject of agricultural education, and setting forth that plan by which, in my judgment, we can best meet and answer the real demands made upon us.

THE UNIVERSITY OF MINNESOTA, }
MINNEAPOLIS, April 20, 1874. }

To the Honorable the Board of Regents:

Numerous indications, which need not here be enumerated, point to the necessity of developing so far as possible the genuine agricultural education called for in the act of 1862, donating lands to endow institutions now popularly known as agricultural colleges. Such, for example, are the pending congressional investigation into the condition and operations of the "Agricultural Colleges," the discussions carried on through the press, and the attitude of a powerful and organized body of farmers.

The experiments in agricultural education up to this time have been made along two lines:

Firstly ; there have been numerous attempts to engraft it upon existing colleges or Polytechnic schools. In all, or nearly all these cases the agricultural course is merely a scientific course, more or less modified. The students entering upon it are few in number, and of inferior scholastic acquirements. These experiments have been so uniformly unsuccessful (so far as numbers of students indicate success,) as to arouse the suspicion, and in some cases, provoke the open charge that the funds are being used merely "to bolster up the old colleges." There is at present a decided reaction from a policy which I believe the wise and wholesome one, that of incorporating the Agricultural Colleges with the State Universities.

Secondly ; there have been established a considerable number of independent agricultural colleges, some of which have obtained a wide reputation as successful and prosperous. I would not wish to disparage unjustly the status and claims of these institutions, but I think no harm can come from truthful statements respecting them. I have prepared lists of their requisites for admission and of the studies of the first year, an inspection of which, will show that these so-called colleges are admitting to so-called Freshman classes youth who have, as a general thing, only passed over the ordinary common school studies. As a matter of course, the work which such students can perform cannot be above the grade of high school work. A further inspection of the courses of study offered by the independent agricultural colleges will show that these institutions are, as a matter of fact, mere higher academies, seasoned more or less with agriculture, and garnished with horticulture. Institutions such as these cannot attract the most energetic and ambitious youths. I believe the charge to be true that they do not return a large proportion of *graduates* to the farms.

In general, the criticism to be passed upon the separate agricultural colleges is that as mere academics or scientific schools, they are superfluous. The academic work can be done cheaper and quite as well in High Schools. There is no just occasion for the isolation of farmer's boys and girls, as is implied in the current statement that Agricultural Colleges are needed to teach farmers and not farming.

In the University of Minnesota we have at least avoided errors. We have not taken boys from the common schools and admitted them to a Freshman class. We have not advertised a High School Course as a College Course, nor granted Baccalaureate degrees to Sophomores. We have

not, as we might have done, enrolled students pursuing the usual Scientific Course as "Agricultural Students"

We have for five years steadily offered free instruction in scientific agriculture to all comers. In our Collegiate Department we have constantly offered the appropriate scientific preparation for agricultural studies.

The question naturally arises why have there not been more applications for instruction in agriculture. One answer will be that we have not at any time been able to show what we could do. Without a laboratory, without a plant house, without an imposing display of apparatus, it has been impossible to convince the public that we were really prepared to do anything; whereas the fact is that we have always been ready to teach the essentials.

The opening of the next year will find us prepared, not only to do vastly more than heretofore, but to make it appear so. The laboratory, the plant house, the apparatus and library will speak for themselves what no amount of advertising can do. If any "new departure" can be made then I think will be the time to make it.

There is still one experiment which, I am convinced after long attention, can be undertaken with prospect of success.

Agricultural education, if not a misnomer, is, or ought to be, professional education. It is just as absurd to call a course of general scientific studies agricultural, as it would be to designate it medical, legal, musical or nautical.

Assuming, then, that agricultural education is professional, the question is, from what examples shall we draw the principles upon which to organize it? The answer is, clearly from existing professional schools in our own country. European precedents can aid but little, so different are European conditions from our own. Concerning our American professional schools, legal, medical and theological, it is to be remarked that they have in no case undertaken to give mere academical instruction of any grade. Collecting companies of young men desiring to enter the respective professions, and presuming them to have already acquired sufficient academical knowledge, these schools at once set about teaching them the principles and methods of their arts. Vulnerable as these institutions are in many points, I believe they have adopted the only practicable way to *begin* professional training. Ill-furnished as the majority of young men who resort to our law and medical schools are, no one who values a reputation for sanity would propose that the law and medical professors should teach them orthography, or syntax, or the binomial theorem.

Why should the Professor of Agriculture be asked to do this? And why should the Agricultural College be converted from a professional school to a mere unnecessary academy?

But can the Agricultural College be made in fact a professional school? Yes, by following the example of other schools—American professional schools.

I respectfully submit, therefore, the following suggestions:

1. That the Board of Regents offer a course of free professional instruction in Agriculture and Horticulture, beginning in November and ending in March, covering about 100 working days.

2. That there be formed a class, to be composed mainly of young men, either actually engaged in some branch of Agriculture, or intending soon to begin.

3. That the instruction be given partly by members of our permanent corps, and partly by lecturers brought from other quarters.

4. That such gentlemen as the following be employed as the lecturers: Professor Warder, on Horticulture; Professor Riley, on Entomology; John Stanton Gould, on Agricultural Machinery; Professor Laws, on Veterinary Science; Professor Miles, on General Agriculture. These names are suggested merely as representatives. From ten to twenty lectures might be had from each expert.

5. That the lectures be open to all comers; that no conditions be put upon admission, except a registration and a general pledge to punctual attendance; and that an examination be offered to all who may please to undergo it.

6. That it resolved upon, this plan be promptly and industriously advertised, and that arrangements be made for the maintenance of students from abroad at low rates.

The argument for this plan has been already made. It appears to be the last alternative. In my judgment it always was the best one. It proposes to go to work without any theory; to take such students as can be got and give them such instruction about their business as they desire to gain and are competent to acquire.

Respectfully submitted.

EXPERIMENTAL FARM.

The attention of your honorable body is respectfully called to the accompanying communication from Mr. Lacy, who has since the close of the year taken charge of the Professorship of Agriculture. This paper embodies a report of Mr. W. T. Scott, the Superintendent of the Experimental Farm, containing the record of a considerable number of interesting experiments. Mr. Lacy submits a variety of valuable suggestions, and a detailed plan of operations in the College of Agriculture. These will at once commend themselves as worthy of mature consideration.

BUILDINGS.

In the last annual report, page 33, under the head of "Buildings" I used the following words: "Ample as the time may now seem, I am convinced that there is great danger that they may not be ready for occupancy by the opening of the year 1873-4." This apprehension, as the Board are well aware, has been more than realized. At the time named the walls of neither the agricultural college nor the addition to the main building were completed. Three months have passed and the latter is not wholly enclosed. The prospect is that neither of the buildings will be available during the current university year. This delay could be endured with less regret were it not for the fact that relying on the confident assurances of the contractor, the required alterations of the old building were carried out in the vacation. These embraced (1) the obliteration of the temporary chemical laboratory, (2) the opening of a main staircase for the whole building, thus cutting out a large space in each of the four floors, (3) the formation of a room for the department of physics, by uniting two of the former class rooms and a cross hall; (4) the division of the assembly hall by extending the main corridor of the third story so as to light the same.

The result of these alterations undertaken under an assurance that the new buildings would be ready without fail, has been, not only to reduce the working capacity of the old part of the building, but to totally prevent some work, such as analytical chemistry, from being carried on. I do not deem it worth while to make any report upon the condition of the chemical apparatus, most of which remains in the boxes. The geological collections still lie in the basement. Atten-

tion is respectfully called to the remarks of the Professors of Geology and Chemistry on these points.

LIBRARY.

The Library has been increased by a few donations and by the binding of periodicals supplied to the Reading Room. Appendix D. shows the accessions in detail, the list of donations and other statistics. It is useless to recommend further additions or devise new plans and rules, until the rooms assigned to the Library and Reading Room in the new building are in readiness. The usual appropriations are asked.

GEOLOGICAL SURVEY.

The reports of Professors Winchell and Peckham, herewith transmitted, show the progress of this enterprise. The chemical investigations have been wholly suspended since the obliteration of the old chemical laboratory already referred to. The remarks of Prof. Winchell, in his report as curator of the museum, deserve early consideration.

I am not informed as to the exact condition of the public lands appropriated to the State for the purpose carrying on the geological survey, but I am of the opinion that as soon as sufficient funds can be accumulated, other branches of the survey should be undertaken. In particular, the botanical and entomological investigations should be systematically begun. The topographical work, heretofore under my immediate charge, the Board, at my request, have transferred to Professor Rhame, as being germane to the work of his department, that of Civil Engineering. For some time this branch of the Survey must be content with accumulating the material furnished by the State and Government surveys, and those of the various railroad lines. After a few years, means should be provided for making astronomical observations at numerous points, generally at county seats. These points may thereafter be connected by geodetical operations, and thus a complete and perfect map of the whole State compiled. Since the last report, the United States Coast Survey has completed its reductions of Mr. F. Blake's observations for ascertaining the latitude and longitude of the University. The last report gave the results of similar observations by officers of the United States Lake Survey, connected with the Engineer Bureau of the Army. A com-

parison of the results is interesting as showing the skill of the observers, and the excellence of their instruments and methods. The figures are :

LATITUDE.

Coast Survey,	-	-	-	-	44°	58'	37".60
Lake Survey,	-	-	-	-	44°	59'	39".22
Difference, one and 62-100 seconds.							

LONGITUDE.

Coast Survey,	-	-	-	-	93°	14'	9"
Lake Survey,	-	-	-	-	93°	14'	8".6
Difference, four tenths of a second.							

It must be borne in mind that the "stations" to which the measurements extend are not the same. The Lake Survey chose the cupola of the old building; the Coast Survey placed its station at a point on the campus distant 295.6 feet to the South, and 88.1 feet Eastward.

THE FUTURE.

In anticipation of the completion of the new buildings and the corresponding extension of our means of instruction, I offered in the last annual report a number of suggestions in reference to the future. (See pp. 86, and following.) Burdened as your honorable body is at the present time with wearisome delays and negotiations, I do not deem it proper to bring forward new projects. Permit me to refer you to the document just cited for suggestions relating to the management of the lands constituting the endowment; the prosecution of our claim for the equalization of the land grant of 1862; the establishment of an astronomical observatory; the opening of new Colleges and Departments; the organization of a Teachers' College; the appointment of non-resident Professors; the framing of Postgraduate Courses of instruction; the providing of lodging houses for young men; and the building of a Boarding Hall for young ladies.

There are, however, two items which seem to call for more emphatic mention at this time.

MILITARY SCIENCE.

In previous reports I have referred to the need of a Drill Hall for the Department of Military Science. In the last report in particular this matter was argued. I now respectfully recommend, that in the event of funds not being furnished by the State to build a suitable Drill Hall, that the Department of Military Science be promptly abolished.

DINING HALL.

The second item is the need of a Dining Hall, on or near the University grounds. Heretofore it has been possible to confine the public exercises of the University to one long forenoon session. It may be possible to continue that arrangement for one more year, but not much longer. As our work develops and new departments are organized, the programme will extend itself. It can not be many years before it will occupy the whole day. Now if our Professors and students lived in dwellings and dormitories on or near the University Campus, this would make no difference. But living as they do, the majority more than one mile away, and some five or six miles away, they cannot go and come between recitations. Students pursuing draughting or analytical chemistry or surveying, need to spend the entire day at the institution. A Dining Hall will enable this arrangement to be made. A similar combination of circumstances has already induced the trustees of the Massachusetts Institute of Technology at Boston to adopt this plan. It has worked successfully and satisfactorily. Such a Dining Hall economically managed would much simplify the problem of the maintenance of needy students, and the majority of ours are such.

I beg leave to close this report with reminding your honorable body that your gratuitous exertions in the management of the affairs of the University are put forth in the interest of the most worthy and deserving class of our youth—the sons and daughters of the working people—and I am bound to say that hitherto the bounty of which you are the almoners has been most worthily bestowed. All of which is respectfully submitted.

APPENDIX A.

BISHOP WHIPPLE'S ADDRESS.

Mr. President, Professors, and Students of the University of Minnesota: It is a great pleasure to be with you to-day. As your fellow-laborers in the cause of education, I offer you my congratulations upon the progress of our State University. There is no rivalry in educational work, except that generous emulation which helps us all to do our part well in building up institutions to bless the State.

When I came to Minnesota, the Episcopal Church had a university. Its buildings, endowments, libraries, museums, professorships, and students were a myth. It shared its paper honors with many kindred institutions. We had a few boys studying the "three Rs," a few more studying the rudiments of Latin and Greek. I knew that life was short, and that, in the West at least, time waits for no man. I knew we could not build houses from the chimney-top. We were poor, but we could be honest. I said, "We will have an honest school and call it by an honest name—a *school*." I thought the public would honor a school which taught collegiate studies, but they might despise a university which kept a parish school. We parted with the university, but we have the school.

When I visited England, I found that England with thirty millions of souls had but four universities, Oxford, Cambridge, Durham, and London. Minnesota, with 200,000 souls, had half a score. But then it took England five hundred years to build an Oxford, and Minnesota has killed five in as many years. I visited such schools as Rugby and Eton, and asked the counsel of men who had made education a life-long work. They told me that even to build a *school* I must begin with a score of boys; that a hundred boys would ruin me. A school was a living being; it had organized life. It grew. Its character was made up of the discipline, scholarship, morals, and traditions of all who became its pupils.

I came home a wiser man, and resolved that if it took twenty men like me to lay the foundation we would have one good English school. We lay no claim to peculiar wisdom. Each one must work out the problem in his own way. The field is wide enough for all. There is no need of jealousy or friction. If the plan is an honest plan to do good honest work in the sacred cause, it will be crowned with its measure of success, and from my heart I bid all such workers a hearty God-speed in doing all such work for God and man.

There are three institutions which God has given unto man—the family, the church, and the State. The teacher is God's trustee for each of these.

The State *must* have its common schools. Our divided Christianity cannot do this work even if it would. There is a morality which lies back of creeds. It never can be sectarian to teach children to a Christian State that there is a God. It is not sectarian in a Christian State to teach children reverence for God's eternal law. It is not sectarian in a Christian State to teach its children the obligations which grow out of the ties which God has given to bind us in social and civil bonds. Daniel Webster said that all the world had ever written of the source of authority of the law did not equal the majesty of one sentence of God's word, "There is one lawgiver and one Judge."

Each church ought, as far as it may, to mould and train its own children and teach them a definite faith. The denominational school will do this. It represents the parent during the child's tender years when character is being formed. There is the more need of the strict discipline of such schools in the hurry of our western life, where home training is so neglected. It gives character, culture, and Christian help at that period of life when Dr. Arnold was wont to say, "that all the powers of evil beleaguer the boy's soul to claim the mastery, and if by God's help he conquers, he is safe for time and eternity." *There is a higher culture which the university alone can give.* In a State where we are all of yesterday,^a everything is to be done, and we are too poor to provide the large endowments for libraries, laboratories, cabinets, apparatus, professorships, and lectureships of a university. The State can and ought to lay the foundations broad and deep enough to give children the ripest scholarship and make them the peers of all true scholars. She wrongs herself, she wrongs her children, she wrongs the unborn generations when she refuses to do this work. The position of our State is one of singu-

lar responsibility. God is sending to us the people of every tongue, and clime, and kin, and out of this fusion of the stocks of the old world there will grow in this northern clime a people more powerful for good or terrible for evil than any people on the face of the earth. We ask for this new race the means for the ripest culture in letters, science, and art. We do not ask the State to teach religion. She has done her work when she has recognized God, from whom she has received the charter of her rights, and has taught her children those obligations to the eternal principles of right which are based upon God's eternal law. We can build our beautiful Christian temples beside the university walls. We can proclaim in them the Gospel of glad tidings; and when the time shall come that we are able, we can build our church colleges and make them training schools for our university, that we may send you scholarly Christian men to receive at your hands the crowning benefit of university culture. We can, by our Christian zeal, consecrate learning and so keep the children under their mother's care. I trust that no discord or strife may ever mar the work we are called to do, and that the day will come when every institution of learning in the State shall, in spirit at least, belong to one guild of earnest scholars. The board of trustees, the president, and professors deserve our thanks for what has been done under great difficulties. I trust that year by year will add to their crops of professors, and make their standard of scholarship still higher, and that while encouraging scientific pursuits for a materialistic age, they will not forget that classical training which nurtured the great names of the past, and gave other universities their proud fame.

Learning has a value to enlarge the soul even when it cannot be coined into the currency of the realm. There are practical things besides the handling of commodities, and there is a higher wisdom than to be rich. It is wise to educate men to lead and guide our development in the coming future. But it is not less wise to cherish for our children those stories of learning which have been garnered in the ages which have passed away. The statesmen who to-day rule the world once had the ripe training of universities, and like Gladstone can find solace amid the cares of State in the idyls of classic story.

Young gentlemen—you who go out from these walls are the arbiters of the future of your alma mater. Remember, what the author of the whole duty of men calls "a gentle-

man's high calling." Show men by word and deed that you have the honor of the university in your keeping. Be true scholars. In your studies of the mysteries of nature, the laws of science, and the problems of living life, stop not at the threshold of God's temple, but go in and worship with the heart of a forgiven child. Like Agassiz, that great man who has lately gone to his rest, when you learn the law bow your whole soul in humble homage to God who made the law.

Show the world that this university trains men—not men who curse and swear—not men who lie and cheat—not men who boast and bluster—not men whose honor consists in calling that "sharp" which God calls fraud—but men who believe in God, and are afraid and ashamed to sin—men who know how to live, and if need be will show men how to die—men who make life a real and manly thing, who consecrate social and civil works, and so day by day are preparing for a higher life beyond the grave.

APPENDIX B.

WORK OF THE YEAR.

The Academic year began on the 9th day of September, 1873, and ended on the 18th day of June, 1874. The following tables show the amounts and kinds of work performed in the various departments of instruction, with the names of the officers in charge of each group, assistants being omitted :

1. MATHEMATICS AND ASTRONOMY.—PROFESSOR THOMPSON.

Subject.	Class.	No. Exercises.	No. Students.	Term.
Algebra	Fourth.	50	61	II.
Algebra, Advanced.....	Third.	50	40	III.
Algebra, Advanced.....	Second.	65	25	I.
Geometry, Plane.....	Third.	65	50	I.
Geometry, Solid.....	Second.	10	31	II.
Trigonometry, Plane.....	Second.	40	31	III.
Trigonometry, Spherical.....	Second.	40	26	III.
Analytical Geometry.....	First.	65	20	I.
Calculus, Differential.....	Junior	65	4	I.
Calculus, Integral.....	Junior.	30	2	II.
Modern Geometry, &c.....	Junior.	40	8	III.
Astronomy, Descriptive.....	First.	40	15	III.
Astronomy, Practical.....	Senior.	34	2	I.

2. CHEMISTRY AND PHYSICS—ASST. PROF. PECKHAM.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Chemistry, General.....	Second.	65	39	I.
Chemistry, Applied.....	Sec. Sci.	58	11	II.
Chemistry, Analytical.....	Jun. and Senior.	65	7	I.
Chemistry, Analytical.....	Sen. and First.	58	5	II.
Natural Philosophy.....	Fourth.	65	50	I.
Natural Philosophy.....	"	56	46	II.
Physics, Mechanical.....	First.	65	20	I.
Physics, Chemical.....	First Sci.	64	10	II.
Physiology	Sec. and Fourth.	40	37	III.

3. NATURAL SCIENCES.—PROFESSOR WINCHELL.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Geology	Junior Scientific.	58	4	II.
Botany, Structural.....	Third "	30	82	II. half.
" Systematic.....	" "	40	19	I II.
Elements of Zoology.....	First.	40	23	III.
Physical Geography.....	Third "	55	55	I.
Meteorology.....	" "	38	29	I. 10 ex.
Mineralogy.....	Junior and Senior.	57	5	II. half. II.

4. ENGLISH.—PROFESSOR DONALDSON.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Hart's Composition.....	Fourth.	65	85	I.
English Composition	Fourth Sp.	40	6	III.
Rhetoric.....	First { Sci. Lit.	40	7	I.
Logic.....	First.	50	17	II.
English Literature	Junior.	65	4	I.
" "	"	50	4	II.
Rhetorical Exercises, oral.....	3 Upper.	39	24	I. II. III.
" " written ..	"	90	24	"
" " rehearsals	"	250	24	"
Elocution.....	Second.	10	81	II.
General History, Outlines of...	Third.	40	85	III.

5. GERMAN—ASST. PROF. SAWYER AND OTHERS.

Subject.	Class and section.	No. Exercises.	No. Students.	Term.
Grammar (begun).....	Fourth { Sci. I Lit.	65	49	I.
Grammar (cont'd).....	Fourth.	58	49	II.
Worman's Reader.....	"	0	83	III.
Lessing—Minna v. Barnhelm..	Third { Sci. Lit.	65	28	I.
Schiller—Thirty Years' War...	Third.	58	28	II.
Benedix—Comedy.....	"	40	23	III;
Grammar (begun).....	Junior, & .	65	16	I.
Grammar (advanced).....	"	58	14	II.
Schiller—Jungfrau v. Orleans.	"	40	12	III.
Goethe—Iphigenie.....	Senior, &c.	65	12	I.
Kant and Hegel.....	"	24	4	II.

6. FRENCH—PROFESSOR HUGGINS.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Fasquelle's Method, &c.....	Second { Sci. Lit.	65	12	I.
Fasquelle's Method, &c.....	Second.	58	12	II.
Fasquelle's Method, &c.....	"	40	12	III.
Fenelon, Telemaque.....	First { Sci. Lit.	58	7	II.

7. LATIN.—PROFESSOR WALKER.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Cæsar, De Bello Gallico.....	Fourth, Cl.	140	53	I, II and III.
Cicero, Orationes.....	" "	55	58	III.
" ".....	Third "	65	27	I.
Virgil, Æneid.....	" "	115	27	II and III.
Livy, Historia.....	Second "	115	17	II and III.
Horace, Odes, Satires, Epistles	First "	140	11	I and II.
Latin Compositions.....	8 Lower.	140	11	I and II.
Roman History and Geography	First.			
" " " "	Second.			
Roman Literature.....	Junior.	10	4	III.
Tacitus, History.....	" "	65	4	II.
Roman Antiquities.....	" "			
Juvenal Satires.....	" "	55	4	III.
Plautus, Captives.....	Senior.	55	1	I.

8. GREEK.—PROFESSOR BROOKS.

Subject.	Class, &c.	No. Exercises.	No. Students.	Term.
Grammar and Reader... ..	Fourth, Cl.	180	10	I, II & III.
Xenophon—Anabasis.	Third "	130	15	I & II.
Herodotus—History.....	Third "	50	19	III.
Homer—Iliad.....	Second "	130	13	I & II.
Grecian Hist. and Antiquities.	" "	10	13	III.
Essays.....	" "	5	13	III.
Demosthenes—Philippics.....	First "	65	5	II.
Æschylus—Prometheus.....	" "	58	5	III.
History and Geography.....	" "	7	5	III.
Æschylus—Prometheus.....	" "	65	3	I.
Greek Literature—Lectures...	Junior.	14	3	III.
Greek Literature—Reviews...	Junior.	14	3	III.
Aristophanes—Clouds.....	Senior.	55	1	II.
Aristophanes—Essays.....	" "	3	1	II.
Greek Literature—Lectures...	" "	13	1	III.
Greek Literature—Reviews...	" "	13	1	III.

9. METAPHYSICS AND COMPARATIVE PHILOLOGY.—
PROFESSOR CAMPBELL.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Science of Language.....	Junior.	24	4	II.
History of Philosophy.....	Senior.	45	4	I.
Ontology.....	" "	30	4	I.
Ethics and Evidences.....	" "	36	4	II.
German Philosophy.....	" "	24	4	II.
Natural Theology—Lectures..	" "	12	4	III.

10. POLITICAL SCIENCE.—PROFESSOR DONALDSON AND MR.
FOLWELL.

Subject.	Class.	No. Exercises.	No. Students.	Term.
Political Economy.....	Senior.	20	2	III.
History of Civilization.....	Junior.	33	4	II.
Story on the Constitution.....	First.	65	16	I.
International Law.....	Senior.	25	2	II.
American Constitution.....	" "	25	2	II.

11. ENGINEERING AND INDUSTRIAL DRAWING.—PROF. RHAME.

Subject.	Class and Section.	No. Exercises.	No. Students.	Term.
Leveling and Use of Inst'ments	Junior.	30	2	I.
Topographical Drawing.....	"	35	3	I.
Mechanics.....	"	60	4	II.
".....	"	60	3	II.
Triangular Surveying.....	"	40	2	III.
Henck's Field Book.....	"	45	2	III.
Farm Surveying.....	Second, Sci.	24	22	III.
Descriptive Geometry.....	First "	60	6	II.
Drawing, Plane Problems.....	Second "	65	4	I.
" Elements.....	Third "	60	39	II.
" El'm't'ry Proj'ct'ns	Second "	60	6	II.
" Perspective.....	First "	45	6	III.

12. MILITARY SCIENCE.—LIEUT. HUGGINS, U. S. A.

Subject.	Class.	No. Exercises.	No. Students.	Term.
Squad Drill.....	Fourth.	10	40	I.
Company Drill.....	All Male.	18	145	I.
Battalion Drill.....	"	20	145	III.
Sabre Exercise.....	First.	6	25	II.
Lectures.....	Second.		6	II.

The lectures on military science by Professor Huggins, given in the Assembly Hall during the winter term, were listened to with interest by considerable audiences. The topics were :

1. History of the Art of War.
2. Principles of Strategy, illustrated by the Campaigns of Marengo, Waterloo, &c.
3. Grand Tactics, illustrated by the battles of Prague, Rossbach, &c.
4. Flanking Movements, illustrated by Sherman's Atlanta Campaign.
5. Influence of Railways and Telegraphs on the Art of War.
6. Influence of Improved Fire-arms on the Art of War.

Professor Hewitt visited the institution several times during the year and inspected the work of his department, but gave no lectures.

Lectures were delivered before the Literary Societies, in the course of the year, by the following gentlemen: Professors Thompson, Brooks, Peckham, Rev. D. R. Breed, and Hon. I. Donnelly.

APPENDIX C.

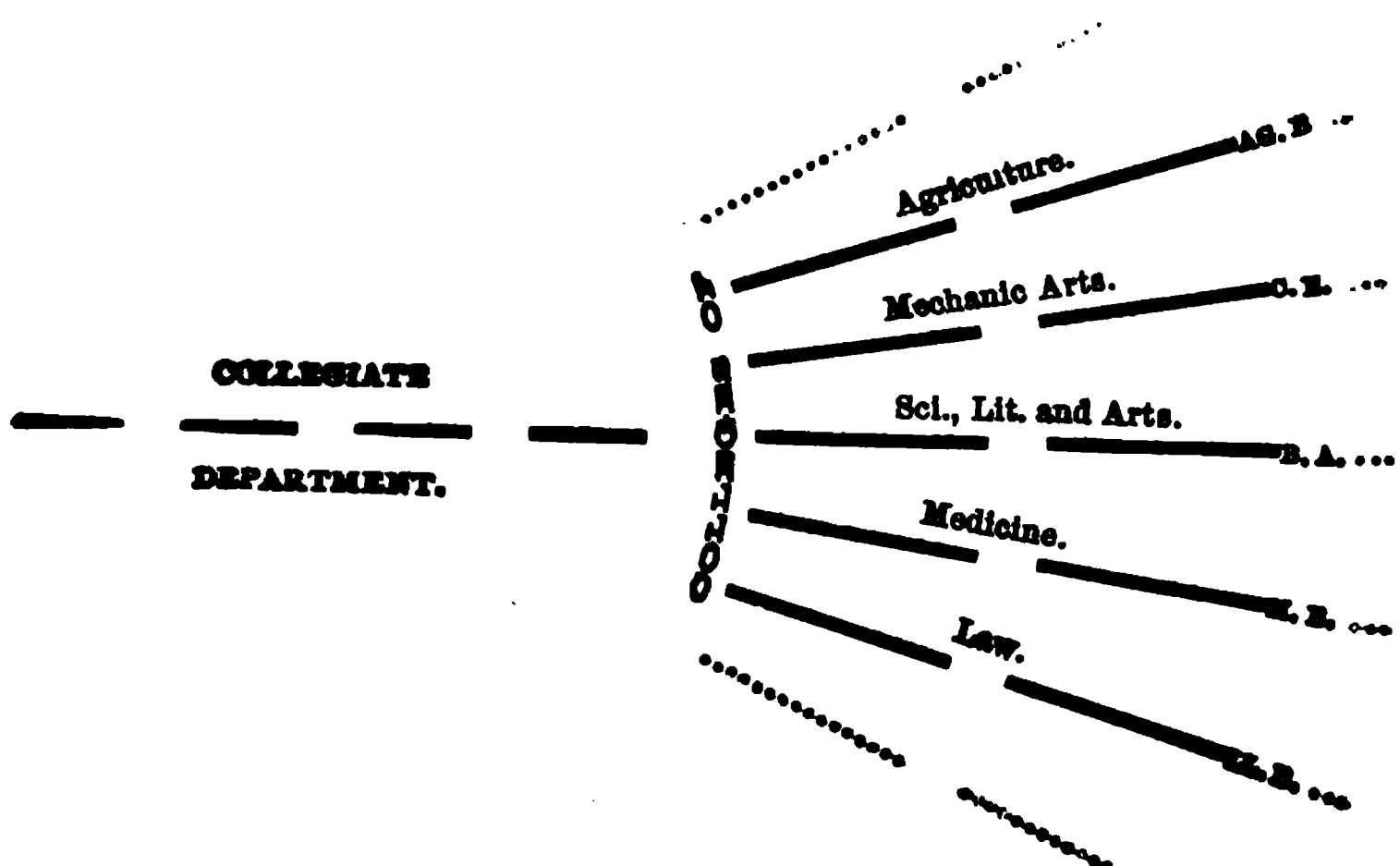
THE COURSES OF STUDY.

During the last two terms of the year the General Faculty, agreeably to a request of the Board of Regents, devoted a large amount of time and labor to a revision of the courses of study in the various departments.

The objects had in view in the revision were: (1) To provide for the better organization of certain departments not represented at the time the old courses were drawn up; (2) to harmonize and liberalize the disciplinary courses; (3) to adapt all courses to the advanced growth and condition of the institution. It is believed that the courses, as now re-adjusted, will remain essentially unchanged for a long time.

The general plan of the University remains the same as heretofore reported, the Colleges or Departments specified in the organic law retaining their respective relations.

The following diagram will illustrate these relations:



The schedules given below do not include the Colleges of Law and Medicine, which cannot yet, for want of means be organized. The departments provided for are—

1. The College of Science, Literature and the Arts ;
2. The College of Agriculture ;
3. The College of Mechanic Arts ;
4. The Department of Elementary Instruction.

The last named, otherwise designated as the COLLEGIATE DEPARTMENT, is introductory to the permanent colleges of the University. It differs from the traditional "Preparatory Department" in that it includes the work of the two lower years of the usual college course. This arrangement emphasizes and formulates the prevailing tendency of American colleges and universities to make the close of the Sophomore year a branching point for certain technical and professional courses and for the introduction of elective studies. The High Schools and other "fitting schools" of the State are thus invited to extend their work up to this branching point, and thereby to liberate the University to carry on her appropriate work. When this shall have been generally done, the University will dispense with the department of elementary instruction as provided by law. One year's preparatory work has been dropped already, and another's has been ordered discontinued at the close of the year 1875-6.

As the Collegiate Department precedes the upper colleges in the order of time it is convenient to present its scheme of studies first. Attention is called to the following

GENERAL STATEMENTS.

1. The University year embraces 38 weeks exclusive of recesses, and is divided into three terms. The first term has fourteen weeks ; the second and third, twelve each.

2. As a general rule each student, in whatever department, has three recitations a day for five days in the week, exclusive of rhetorical, military and other exercises.

3. The schedules are arranged according to the wants of the regular students. Special students must select from the studies as thus laid down.

4. Students of any department or college may attend classes of another department under the direction of the faculties.

5. Students in different courses are united in recitations whenever possible.

6. Elective studies, to count on standing, must be chosen from corresponding years and terms.

7. Applicants for advanced rank in any department must pass examinations in the subjects already gone over by their respective classes and sections.

8. *No honorary degrees are conferred by this University.*

9. Any person passing the required examinations will receive the appropriate degree.

10. The schedules present merely leading titles and subjects. The usual collaterals must in all cases be implied.

11. The rhetorical, military and other exercises are not specified, being held according to appointment of the Faculties from time to time.

I.

THE COLLEGIATE DEPARTMENT.

Applicants for admission are examined in—

Reading, Writing and Spelling;
English Grammar and Analysis;
Arithmetic and Elementary Algebra;
Geography and United States History.

Those who intend to pursue the Latin language are also examined in the Latin Grammar and Reader.

Three Courses of Study are offered:

I. The CLASSICAL Course, in which the ancient languages are prominent.

II. The SCIENTIFIC Course, distinguished by an unbroken series of elementary natural sciences.

III. The MODERN Course, in which the modern languages are conspicuous.

The Classical and Modern Courses offer as a general rule, two languages at once; the Scientific Course, but one, which may be English, or, if preferred, an ancient or a modern language.

No degrees are conferred in this department; students completing a course receive a certificate which entitles them to admission to any appropriate College of the University.

This department, as the common feeder of the higher departments, is controlled and managed by the General Faculty.

FOURTH CLASS,—(FIRST YEAR.)

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Greek Grammar, (<i>begun.</i>) 2. English Composit'n. 3. Cæsar,— <i>Gallie War.</i>	1. Physical Geography. 2. English Composition. 3. { History of England, or Cæsar,— <i>Gallie War</i> , or Greek Grammar.	1. History of England. 2. English Composition. 3. { Physical Geography, or Cæsar,— <i>Gallie War</i> , or Greek Grammar.
Second Term.	1. Greek Grammar, (<i>continued.</i>) 2. Algebra. 3. Cæsar,— <i>Continued.</i>	1. Natural Philosophy. 2. Algebra. 3. { English Language, or Cæsar (<i>continued</i>), or Greek Grammar.	1. English Language. 2. Algebra. 3. { Natural Philosophy, or Cæsar (<i>continued</i>), or Greek Grammar.
Third Term.	1. Xenophon,— <i>Anabasis.</i> 2. General History. 3. Cicero,— <i>Orations.</i>	1. Physiology. 2. General History. 3. { Elementary Astronomy, Cicero,— <i>Orations</i> , or Xenophon,— <i>Anabasis.</i> 4. Free-Hand Drawing*	1. Physiology. 2. General History. 3. { Elementary Astronomy, Cicero,— <i>Orations</i> , or Xenophon,— <i>Anabasis.</i>

* Optional in other courses.

THIRD CLASS,—(SECOND YEAR.)

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Xenophon,— <i>Anabasis.</i> 2. Plane Geometry. 3. Cicero,— <i>Orations.</i>	1. Natural Philosophy. 2. Plane Geometry. 3. { English,— <i>Readings.</i> German,—(<i>begun</i>), or Cicero,— <i>Orations</i> , or Xenophon,— <i>Anabasis.</i>	1. German (<i>begun</i>). 2. Plane Geometry. 3. { Natural Philosophy, or Cicero,— <i>Orations</i> , or Xenophon,— <i>Anabasis.</i>
Second Term.	1. Herodotus,— <i>History.</i> 2. Geology,— <i>Elementary.</i> 3. Virgil,— <i>Æneid.</i>	1. Drawing (Geometrical)*— 2 hours. 2. Geology,— <i>Elementary.</i> 3. { Modern History, German,— <i>Grammar</i> , or Virgil,— <i>Æneid</i> , or Herodotus,— <i>History.</i>	1. German,— <i>Grammar.</i> 2. Geology,— <i>Elementary.</i> 3. { Modern History, or Virgil,— <i>Æneid</i> , or Herodotus,— <i>History.</i>
Third Term.	1. Botany,— <i>Elements.</i> 2. Higher Algebra. 3. Virgil,— <i>Æneid.</i>	1. Botany,— <i>Elements.</i> 2. Higher Algebra. 3. { Modern History, or Virgil,— <i>Æneid</i> , or German,— <i>Selections.</i>	1. German,— <i>Selections.</i> 2. Higher Algebra. 3. { Modern History, or Virgil,— <i>Æneid</i> , or Botany,— <i>Elements.</i>

* Required of whole class one hour as an exercise.

SECOND CLASS,—(THIRD YEAR.)

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Homer,— <i>Iliad</i> . 2. { Solid Geometry and Plane and Spherical Trigonometry. 3. Molecular Physics.	1. Molecular Physics. 2. { Solid Geometry and Plane and Spherical Trigonometry. 3. { English,— <i>Trench</i> , or German,— <i>Schiller</i> , or Homer,— <i>Iliad</i> .	1. German,— <i>Schiller</i> . 2. { Solid Geometry and Plane and Spherical Trigonometry. 3. { Molecular Physics, or Homer,— <i>Iliad</i> .
Second Term.	1. Homer,— <i>Iliad</i> . 2. General Chemistry. 3. Livy,— <i>History</i> .	1. Draughting (2 Hours). 2. General Chemistry. 3. { Zoology,— <i>Elements</i> , or German,— <i>Goethe</i> , or Livy,— <i>History</i> , or Homer,— <i>Iliad</i> .	1. German,— <i>Goethe</i> . 2. General Chemistry. 3. { Zoology,— <i>Elements</i> , or Livy,— <i>History</i> , or Homer,— <i>Iliad</i> .
Third Term.	1. Grecian Antiquities. 2. Conic Sections and Surveying. 3. Livy,— <i>History</i> .	1. Applied Chemistry. 2. Conic Sections and Surveying. 3. { English,— <i>Readings</i> , or German,— <i>Selections</i> , or Livy,— <i>History</i> , or Grecian Antiquities.	1. German,— <i>Prose Selections</i> . 2. Conic Sections and Surveying. 3. { Applied Chemistry, or Livy,— <i>History</i> , or Grecian Antiquities.

FIRST CLASS,—(FOURTH YEAR.)

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Horace,— <i>Odes and Satires</i> . 2. Logic. 3. { French (<i>begun</i>) or Analytical Chemistry, or Military Engin'r'ng	1. Mechanical Physics. 2. Analytical Chemistry. 3. Logic. 4. { French (<i>begun</i>), or Horace,— <i>Odes, &c.</i> , or Military Engineering.	1. French (<i>begun</i>). 2. Logic. 3. { Analytical Chemistry, or Horace,— <i>Odes, &c.</i> , or Military Engineering.
Second Term.	1. Demosthenes,— <i>Philippics</i> . 2. Descriptive Astronomy. 3. Horace,— <i>Satires and Epistles</i> .	1. Descriptive Geometry. 2. Descriptive Astronomy 3. { French (<i>continued</i>) or Horace,— <i>Epistles</i> , or Demosthenes, or Military Engineering.	1. French (<i>continued</i>). 2. Descriptive Astronomy. 3. { Horace,— <i>Epistles</i> , or Demosthenes, or Military Engineering.
Third Term.	1. Greek,— <i>One Tragedy</i> . 2. Rhetoric. 3. { Zoology, or French— <i>Selections</i> , or German do.	1. Descriptive Geometry and Perspective. 2. Rhetoric. 3. { Zoology, or French,— <i>Selections</i> , or Greek,— <i>A Tragedy</i> .	1. French,— <i>Selections</i> . 2. Rhetoric. 3. { Zoology,—or Greek,— <i>A Tragedy</i> .

II.

THE COLLEGE OF SCIENCE, LITERATURE AND THE ARTS.

There are three undergraduate courses of study having the same names as those of the Collegiate Department, but offering an extended range of optional or elective studies. Each student takes at least three studies, two of which are required, the other, or others optional.

Students who complete the respective courses in a satisfactory manner are entitled to receive the following degrees:

For the classical course the degree of Bachelor of Arts;

For the scientific course the degree of Bachelor of Sciences;

For the modern course the degree of Bachelor of Literature.

Applicants for admission who bring a "Final Certificate" from the Collegiate Department, are admitted without further examination. Other applicants must pass examinations in all the studies of the course chosen.

This college is under the immediate control of its Special Faculty.

JUNIOR CLASS.

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Plato,— <i>Crito</i> , &c. 2. English Literature. 3. { Anal. Geometry and Calculus, or German, or French, or Analytical Chemistry, or Art of War.	1. Analytical Geometry and Calculus. 2. English Literature. 3. { Plato,— <i>Crito</i> , &c., or German, or French, or Analytical Chemistry, or Art of War.	1. German,— <i>Schiller</i> . 2. English Literature. 3. { Plato,— <i>Crito</i> , &c., or Anal. Geometry and Calculus, or French, or Analyt. Chemistry, or Art of War.
Second Term.	1. Tacitus,— <i>History</i> . 2. { Comp. Philology (2) Hist. of Civilization (3). 3. { Lithological Geology, or German (3) and English Lit. (2) or French, or Calculus (<i>continued</i>) or Military History.	1. Lithological Geology. 2. { Comp. Philology, (2) * Hist. of Civilization, (3) 3. { Tacitus,— <i>History</i> , or Germ. (3) & Eng. Lit. (2) or French, or Calculus (<i>continued</i>) or Military History.	1. { German (3),— <i>Schiller</i> . English Literature (2) 2. { Comp. Philology (2) Hist. of Civilization (3) 3. { Tacitus,— <i>History</i> , or Lithological Geology, or French, or Calculus, or Military History.
Third Term.	1. { Greek, Lectures on Art. Latin,— <i>Juvenal</i> . 2. Psychology. 3. { Historical Geology, or German and Eng. Lit. or French, or General Theory of Equations, &c., or Analytical Chemistry, or Military Law.	1. Historical Geology. 2. Psychology. 3. { Greek & Latin, or German and Eng. Lit. or French, or General Theory of Equations, &c., or Analytical Chemistry, or Military Law.	1. { German (3),— <i>Goethe</i> . English Literature (2). 2. Psychology. 3. { Historical Geology, or Greek and Latin, or French, or Gen. Theory of Equations, &c., or Analyt. Chemistry, or Military Law.

*Indicates No. exercises per week when other than five.

SENIOR CLASS.

	CLASSICAL COURSE.	SCIENTIFIC COURSE.	MODERN COURSE.
First Term.	1. Plantus,— <i>Captives</i> , &c. 2. Ontology and History of Philosophy. 3. { Practical Astronomy, or Elements of Criticism, or French, or Scandinavian Languages, or Analytical Chemistry.	1. Practical Astronomy. 2. Ontology and History of Philosophy. 3. { Plantus,— <i>Captives</i> , &c. or Elements of Criticism, or French, or Scandinavian Languages, or Analytical Chemistry.	1. Elements of Criticism. 2. Ontology and History of Philosophy. 3. { Plantus,— <i>Captives</i> , &c. or Practical Astronomy, or French, or Scandinavian Languages or Analytical Chemistry.
Second Term.	1. { Aristotle,— <i>Ethics</i> . Lectures on Greek Literature. 2. Ethics and Evidences. 3. { American Constitution German, or Italian.	1. American Constitution. 2. Ethics and Evidences. 3. { German, or Aristotle and Greek Literature, or Italian.	1. American Constitution. 2. Ethics and Evidences. 3. { German, or Aristotle and Greek Literature, or Italian.
Third Term.	1. Political Economy. 2. { International Law, (2) Fine Arts, (1) Sanitary Science, (1) Natural Theology, (2) Greek, (1) Latin, (1) Modern Languages. (2)	1. Political Economy. 2. { International Law, (2) Fine Arts, (1) Sanitary Science, (1) Natural Theology, (2) Greek, (1) Latin, (1) Modern Languages. (2)	1. Political Economy. 2. { International Law, (2) Fine Arts, (1) Sanitary Science, (1) Natural Theology, (2) Greek, (1) Latin, (1) Modern Languages (2).

III.

THE COLLEGE OF THE MECHANIC ARTS.

There are three undergraduate courses of study leading to appropriate degrees, to wit :

(1) A course of Civil Engineering leading to the degree of Bachelor of Civil Engineering ;

(2) A course in Mechanical Engineering leading to the degree of Bachelor of Mechanical Engineering ;

(3) A course in Architecture leading to the degrees of Bachelor of Architecture.

The studies are partly prescribed, and partly elective ; the latter may be chosen from corresponding terms and years in other colleges.

Applicants who bring a " Final Certificate " for the Scientific Course of the Collegiate Department are admitted with-

out further examination. Other applicants must pass examination in all the studies of said course.

This College is under the immediate control of its Special Faculty.

JUNIOR CLASS.

	CIVIL ENGINEERING.	MECHANICAL ENGINEERING.	ARCHITECTURE.
First Term.	1. { Higher Surveying and Leveling, Topographical Draw'g. 2. Differential Calculus. 3. Elective.	1. { Machinery,—Use of Lathe, &c. Mechanical Drawing. 2. Differential Calculus. 3. Elective.	1. { History of Architecture Architectural Drawing 2. Differential Calculus. 3. Elective.
Second Term.	1. { Analytical Mechanics, Shades, Shadows and Perspective. 2. Integral Calculus. 3. Lithological Geology.	1. { Analytical Mechanics. Shades, Shadows and Perspective. 2. Integral Calculus. 3. Lithological Geology.	1. { Analytical Mechanics. Shades, Shadows and Perspective. 2. Integral Calculus. 3. Elective.
Third Term.	1. Geodesy, with field practice. 2. Gen. Theory of Equations and Mod. Geometry. 3. Elective.	1. Motors,— <i>Hydraulic, Steam, &c.</i> 2. Gen. Theory of Equations, and Modern Geometry. 3. Elective.	1. Constructions, with Drawing. 2. Ventilation and Heating. 3. Elective.

SENIOR CLASS.

	CIVIL ENGINEERING.	MECHANICAL ENGINEERING.	ARCHITECTURE.
First Term.	1. Field Engineering— <i>Railway Work, with Drawing.</i> 2. Applied Mechanics— <i>(Strength and Stress of Materials.)</i> 3. Practical Astronomy.	1. Machinery, with drawing. 2. Applied Mechanics— <i>(Strength and Stress of Materials.)</i> 3. Practical Astronomy.	1. Architectural Designing— <i>with Drawing.</i> 2. Applied Mechanics— <i>(Strength and Stress of Materials.)</i> 3. Elective.
Second Term.	1. Engineering Structures: <i>(Framing, Bridges, &c.)</i> 2. Stereotomy, with Drawing. 3. Elective.	1. Mechanical Constructions. 2. Stereotomy, with Drawing. 3. Elective.	1. Engineering Structures— <i>(Framing, Roofs, &c.)</i> 2. Stereotomy, with Drawing. 3. Elective.
Third Term.	1. Building Materials— <i>(Woods, Stones, Bricks, Mortars and Cements.)</i> 2. Analytical Mechanics. 3. Elective.	1. Building Materials— <i>(Woods, &c.)</i> 2. Analytical Mechanics. 3. Elective.	1. Building Materials— <i>(Woods, &c.)</i> 2. Specifications, Estimates, &c. 3. Elective.

IV.

THE COLLEGE OF AGRICULTURE.

There are two courses of study ; (1) The regular undergraduate course, of equal rank with the courses in the other Colleges, and leading to the degree of Bachelor of Agriculture ; (2) The Elementary Course, coinciding in the main with the Scientific Course of the Collegiate Department. Students who complete either of these courses are admitted to the advanced course without further examination.

Applicants for admission to the Elementary Course are examined in the following studies :

Reading, Writing and Spelling ;
English Grammar and Analysis ;
Arithmetic and Elementary Algebra ;
Geography and United States History ;

While the above courses of study are provided for those who desire a systematic education in Scientific Agriculture, the Board of Regents provide in their By-Laws for the admission of *any persons to any class* upon the sole condition that they appear to be competent to receive the instruction.

This College has a special building for its accommodation, containing a chemical laboratory and a plant house. There is an experimental farm of 120 acres.

This College is under the immediate control of its Special Faculty.

1. REGULAR COURSE.

	FIRST TERM.	SECOND TERM.	THIRD TERM.
JUNIOR CLASS.	1. Analytical Chemistry. 2. Farm Engineering and Architecture. 3. Electives.	1. Comparative Anatomy and Physiology. 2. Agricultural Chemistry, (<i>Analysis of Soils, etc.</i>) 3. Lithological Geology.	1. Stock Breeding and Veterinary Science. 2. Systematic Botany. 3. Electives.
SENIOR CLASS.	1. Economics, (<i>Accounts, Wages, Markets, etc.</i>) 2. Arboriculture. 3. Dairying, Poultry Culture, Fish Culture, and other specialties.	1. Jurisprudence, (<i>Land Titles, Highways, etc.</i>) 2. Climatology and Meteorology. 3. Electives.	1. Landscape Gardening and Horticulture. 2. Special Agriculture of Minnesota. 3. Electives.

2. ELEMENTARY COURSE IN AGRICULTURE.

Class	FIRST TERM.	SECOND TERM.	THIRD TERM.
Fourth.	1. Physical Geography. 2. English Composition. 3. History of England.	1. Natural Philosophy. 2. Algebra. 3. English Language.	1. Physiology. 2. General History. 3. Elementary Astronomy.
Third.	1. Natural Philosophy. 2. Plane Geometry. 3. { English,— <i>Readings</i> , or { German, (<i>begun</i>).	1. Elements of Geology. 2. Mechanical Drawing, (2 Hours). 3. { Modern History, or { German (<i>continued</i>).	1. Botany. 2. Higher Algebra. 3. { Modern History, or { German,— <i>Selections</i> .
Second.	1. Molecular Physics. 2. Solid Geometry and Trigonometry. 3. { English,— <i>Trench</i> , or { German,— <i>Schiller</i> ,	1. General Chemistry. 2. Elements of Zoology. 3. { Drawing, { German,— <i>Goethe</i> .	1. Applied Chemistry. 2. Farm Surveying and Drainage. 3. { English,— <i>Readings</i> , { German,— <i>Selections</i> .
First.	1. Mechanical Physics. 2. Analytical Chemistry. 3. Logic. 4. { Military Engin'ring, or { French (<i>begun</i>).	1. Stock Breeding and Veterinary Science. 2. Meteorology and Climatology. 3. { Military Engin'ring, or { French (<i>continued</i>).	1. Entomology. 2. Rhetoric. 3. { Zoology, or { French,— <i>Selections</i> .

Students so preferring, are at liberty to pursue either of the ancient languages as laid down for the Classical Course in the Collegiate Department.

APPENDIX D.

LIST OF DONATIONS

*To the Library of the University of Minnesota, from July 1st,
1873, to June 30th, 1874.*

Mr. Thomas Bennett, of Ontario,

- 1 vol. Bullion's English Grammar.
- 1 vol. Catalogue Presbyterian Board of Publication.
- 8 vols. Calvin, J., Commentary on the Psalms.

Mr. Clark Stewart,

- 1 vol. James, The Young Woman's Friend.
- 1 vol. Wilson, Lights and Shadows of Scottish Life.
- 1 vol. Disraeli, Lothair.
- 1 vol. Greenleaf, Practical Treatise on Algebra.
- 1 vol. Sprague, A. W., Elements of Natural Philosophy.
- 1 vol. Neill, John, True Womanhood.
- 1 vol. Cheever, J. B., Journal of the Pilgrims of Plymouth.

Mr. N. Kolkin,

- 1 vol. Lesage, Historie de Gil Blas.
- 1 vol. Hall, John, Successful Preaching.
- 1 vol. Monod, A., Ist die Bibel von Gott.
- 1 vol. Pontoppidan, Oppaekelige Hyrde Breve.
- 1 vol. Barth, C. G., Geschichte der Christlichen Kirche.
- 1 vol. Lodemann, A., German Conversation Tables.
- 1 vol. Arnd, Johann, Erstes Buch von wahren Christenthum.
- 1 vol. " " Zweites " " " "

Mr. Wm. W. Folwell,

- 11 vols. Miscellaneous.

Hon. Alex. Ramsey,

- 2 vols. Medical and Surgical History of the War of the Rebellion.
- 1 vol. Ninth Census of U. S., Population and Statistics.
- 1 vol. " " " Industry and Wealth.
- 1 vol. " " " Social Statistics.
- 5 vols. Messages and Documents, Dept. State, Part II, vols. 1, 2, 3, 4, 5, 1872-8.
- 3 vols. Congressional Globe, 3d sess. 42d Cong., 1872-8. Parts 1, 2, 3.
- 1 vol. United States Coast Survey, 1870.
- 1 vol. Ninth Census of United States, 1870. Industry and Wealth
- 1 vol. (unbound) Official Gazette U. S. Patent Office, vol. V.
- 19 pamphlets. Reports of Depts. of U. S. Govt. for 1873.
- 25 Miscellaneous pamphlets.

Hon. C. Delano, Secretary of the Interior,

- 1 vol. Synopsis of Acrididae of North America.
- 1 vol. Contributions to the Vertebrate Fauna of Western Territories.
- 1 vol. United States Survey of the Territories for 1867, 8, 9.
- 1 vol. Finance Report for 1873.

Hon. F. Watts, Commissioner of Agriculture,

- 1 vol. Report for 1872.

Mr. T. P. A. Howe,

- 1 vol. Warren, B., Helps to Education in the Homes of our Country.

Rear Admiral Sands, U. S. N.,

- 1 vol. Washington Astron. and Meteor. Observations for 1871.

Prof. N. H. Winchell,

- 1 vol. Pidgeon, Traditions of Decoodah.
- 1 vol. Flint, S., History and Geography of the Mississippi Valley.

Mr. John Lewis Peyton, England,

- 1 vol. Peyton, J. L., Memoir of William Madison Peyton.

Columbia College, New York, through President Barnard,

- 1 vol. Life and Correspondence of Samuel Johnson, D.D.

Rev. D. Stewart, D. D.,

- 26 vols. German books on Philology and Theology.

Hon. S. P. Jennison, Secretary of State,

- 12 vols. Minnesota Ex. Documents, 1873.

Hon. J. S. Pillsbury,

- 2 vols. Minnesota Ex. Documents, 1872.
- 33 Miscellaneous Pamphlets.

Maj. Gen. A. A. Humphreys, Chief of Engineers, U. S. A.,
1 vol. Tables useful in Surveying, Astronomy, &c.
1 vol. Report of Chief of Engineers for 1873.

Mrs. Mary Dix Van Dyke, Wabasha,
1 vol. Strong, S., Treatise on the Differential Calculus.

United States Government,
1 vol. Report of Commissioners of Internal Revenue.
1 vol. Acts U. S. passed 8d sess. 41st Cong. and 1st sess. 42d Cong.
1 vol. Boutwell's Direct and Excise Tax of the United States.
1 vol. Ku Klux Conspiracy. Report of Commissioners.
1 vol. Reports upon the Mineral Resources of the U. S.
4 vols. Congressional Globe, 1863-4, 1st sess. Parts I, II, III, IV.
2 vols. Congressional Globe, 1864-5, 2d sess. Parts I, II.
1 vol. Report of Commissioner of Internal Revenue, 1871.

LIST OF BOOKS

Issued to Students during year Sept. 16th, 1873, to June 19th, 1874.

	First Term.	Second Term.	Third Term.	Totals.
History	48	58	88	189
Biography.....	80	41	12	88
Novels	42	41	18	96
Metaphysics	18	15	5	38
Belles Lettres. { Prose	48	48	15	101
{ Poetry	62	30	15	107
Anc. Languages and Lit....	18	15	8	41
Modern " " " "	39	35	18	92
Nat. Science and History..	45	40	21	106
Mathematics	28	18	7	48
Travels	45	36	18	99
Political Science.....	8	11	4	28
Miscellaneous	62	28	18	108
Totals.....	478	406	182	1066

Total No. Books issued for Home Reading during year..... 1,066
 Total No. Books issued for Reading Room during year..... 500
 Total No. Books issued to Faculty during year..... 166
1,782

LIST OF PERIODICALS

Received at the Reading Room during the year 1873-4.

QUARTERLY.

Journal of Speculative Philosophy.
New Englander.
North American Review.
Edinburgh Review.
British Review.
Westminster Review.
London Review.
International Review, (six times a year.)

MONTHLY.

American Journal of Science and Art.
American Agriculturist.
Journal of the Franklin Institute.
Van Nostrand's Electric Engineering Magazine.
Appleton's Popular Monthly Science.
Scribner's New Monthly.
Harper's New Monthly.
Sunday Magazine.
Blackburn's Magazine.
Eclectic Magazine.
Minnesota Teacher.

WEEKLY.

The Nation.
Littell's Living Age.
New York Tribune.
Army and Navy Journal.
Appleton's Journal.
Harper's Weekly.

- *Nordisk Folksblad.
- *Farmer's Union.
- *Glencoe Register.
- *Mower County Transcript.
- *Fergus Falls Journal.

SEMI-WEEKLY.

- *New York Evening Post.

DAILY.

- *Minneapolis Tribune.
- *Saint Paul Press.
- *Duluth Herald, (part of the year.)

* Supplied gratuitously by the Publishers.

LIST OF BOOKS PURCHASED AND PRESENTED,
MARCH, 1872-DECEMBER, 1874.

- ABBOTT, E. A.**.....A Shakespearean Grammar. An attempt to illustrate some of the differences between Elizabethan and Modern English.... New Edition, London. Macmillan & Co., 1873....16mo. pp. xxiv. 511. (8208) 357.2
- ABERDEEN** University Calendar for the year 1869-70. * * *....1869. 12mo. [In Two Parts.] (8105) 358.6
- ABERNETHY, John.** Surgical Observations on the Constitutional Origin and Treatment of Local Diseases, and on Aneurisms....Eighth Edition. London: Longman....1825. 8vo. [*Vol. I. only.*] (2927) 153.28
- ADAMS, Daniel, M.D.**.....Arithmetic,....Analytically explained and systematically applied. Illustrated by copious examples....Boston:....Phillips & Sampson, 1848. 12mo. pp. 306. (8178) 357.18
- AGASSIZ, Louis [Jean Rudolph].** Geological Sketches. * * * Boston: James R. Osgood and Company,....1873. 12mo. pp. iv . 311. (8284) 357.25
- AHN, F.** A New, Practical, and Easy Method of Learning the German Language....Second Course. Ninth Edition. Philadelphia:....John Weik & Co., 1858. 16mo. pp. 108. [*First Course wanting.*] (85) 245.25
- AIRY, George Beddell**....On Sound and Atmospheric Vibrations with the Mathematical Elements of Music. Second Edition. London: Macmillan & Co., 1871. 16mo. pp. xvi . 280. (2855) 65.14
- AKELY, J.** Military Maxims of Napoleon. Translated from the French.New York: Wiley & Putnam, 1845. 12mo. pp. 81. (3082) 356.29
- ALCOTT, William A.**....Tea and Coffee: their Physical, Intellectual and Moral Effects on the Human System. Fifth Stereotype Edition. New York: Fowlers & Wells. n. d. sm. 12mo. pp. 99. (2057) 358.18
- ALEXANDER, J. H.** See Simms, F. W.
- ALISON, A.** See Jeffrey, F.

- ALLEN, Joseph H., and Greenough, James B. A Latin Grammar for Schools and Colleges, Founded on Comparative Grammar. BostonGinn Brothers....1874. 12mo. pp. xv . 266. (3258) 256.18
- ALSOP, A. *See* Taylor, Rev. H.
- ALVARES, D. Levi....Esquisses Historiques ou Cours Methodique D'Histoire....Nouvelle Edition....A Paris chez L'auteur....n. d. sm. 12mo. pp. 896. (3189) 358.16
- AMERICAN Peace Society, Boston, Mass. Peace Principles Safe and Right. [*A collection of articles on Peace; no title page.*] 12mo. (2987) 245.16
- Contents: Walker A., Le Monde;—Beckwith, Safety of Peace Principles and Claims of Peace on Christians;—Jay W., Inefficiency of War;—Worcester Noah, Solemn Review of War;—Cones S. E., United States Navy, What is its Use?;—Witnesses for Peace;—Dymond J., Causes of War, Moral Results of War, War Unlawful for Christians, Efficacy of Pacific Principles and Rights of Self-defence;—Hancock F., Principles of Peace Exemplified;—War Taxation;—McKean on Peace;—War Debts;—Waste of Property by War.
- AMERICAN Tract Society. The publications of, Vol. II....n. d. 12mo. pp. 400. (3165) 357.7
- AMES, Fisher. Works of, Compiled by a number of his Friends. To which are prefixed notices of his Life and Character....Boston: T. B. Wait & Co., 1809. 8vo. pp. xxxi. . 518. [*Portrait.*] (3027) 152.12
- ANDREWS, Ethan Allen. Latin Exercises; adapted to Andrews & Stoddard's Latin Grammar. Third Edition. Boston: Crocker & Brewster, 1841. 12mo. pp. 336. (2977) 154.32
- ANDREWS, Ethan Allen. The First Part of Jacobs and Doring's Latin Reader adapted to Andrews and Stoddard's Latin Grammar....Forty-fourth Edition. Boston: Crocker & Brewster, 1859. 12mo. pp. 294. (2978) 154.33
- ARMSTRONG, George D., D.D. The Christian Doctrine of Slavery....New York: Charles Scribner, 1857. 12mo. pp. 148. (2925) 226.16
- ARND, Johann. Erstes Buch vom Wahren Christenthum, nebst der Lebens-Beschreibung des Verfassers. Amerikanischen Tractat-Gesellschaft....n. d. 12mo. pp. 304. (37) 356.37
- ARND, Johann. Zweites Buch vom Wahren Christenthum....Amerikanischen Tractat-Gesellschaft....n. d. 12mo. pp. 698. [*Bound with Erstes Buch vom....by same. Index to both at end.*] (37) 355.8
- ARNOLD, Thomas Kerchever....First Greek Lessons. Re-arranged and Carefully Corrected by Rev. J. A. Spencer....From the Third London Edition. New York: D. Appleton & Co....1848. 12mo. pp. 232. (3099) 356.32

- ARNOLD, Thomas Kerchever**....Greek Reading Book, for the Use of Schools: Containing the Substance of the Practical Introduction to Greek Construing and a Treatise on the Greek Particles, and also a Copious Selection from Greek Authors, with English Notes, Critical and Explanatory, and a Lexicon. By Rev. J. A. Spencer,....New York: D. Appleton & Co.1848. 12mo. pp. 618. (3098) 356.31
- ARNOLD, Matthew**....Schools and Universities on the Continent. London: Macmillan & Co., 1868. 8vo. pp. xxviii . 311. (2987) 63.23
- ARNOULT, E.** See Pinney, N.
- ASHPITEL, Arthur**....Treatise on Architecture, including the Arts of Construction, Building, Stone-masonry, Arch, Carpentry, Roof, Joinery, and Strength of Materials. Edinburgh: Adam and Charles Black, 1867. 4to. pp. 311. [Plates.] (8287) 281.14
[This Treatise includes Articles from the Encyclopædia Britannica; Architecture Building and Construction, by William Hosking; Joinery and Stone-masonry, by Thomas Tredgold; Carpentry, by Thomas Young; Arch, Roof, and Strength of Materials, by John Robson.]
- AUCHINCLOSS, William S.**....Report upon Steam Engineering. 8vo. pp. 72 . 5 plates. [See *Paris Universal Exposition*, 1867. (1128) Vol. IV.] 248.13
- BACHE, F.** See Wood, G. B.
- BACON, Francis.** New Atlantis. See More, T. (646) 96.22
- BAGNHOT, Walter.** Physics and Politics, or Thoughts on the Application of the Principles of 'Natural Selection' and 'Inheritance' to Political Society. London: Henry S. King & Co.,1872. 16mo. pp. 224. (8252) 355.27
- BAIN, Alexander**....Mental Science; A Compendium of Psychology, and a History of Philosophy, designed as a Text Book for Schools and Colleges. New York: D. Appleton and Company,1874. 12mo. pp. xxix . 428. Appendix pp. 99. (8200) 355.7
- BAIN, Alexander**....Moral Science: A Compendium of Ethics. New York: D. Appleton and Company,1869. 12mo. pp. 337. (8199) 355.6
- BAILEY, Rufus William.** The Scholar's Companion: Containing Exercises in the Orthography, Derivation and Classification of English Words.A New Edition, thoroughly revised. Philadelphia:E. H. Butler & Co., 1871. 8vo. pp. 312. (8126) 357.6
- BANCROFT, George, and Botta, Charles.** History of the United States from the Discovery of the American Continent to the End of the Late War. * * * Edinburgh, London and Glasgow: A. Fullarton & Co., 1843. 8vo. pp. x . 565. [Portraits and Maps.] (3049) 152.7 b
- BANNAN, Benjamin.** See Daddow, S. H. 63.8

- BARNARD, Frederick A. P....**Machinery and Processes of the Industrial Arts, and Apparatus of the Exact Sciences. 8vo. pp. 650. [Cuts and 8 Plates.] [See *Paris Universal Exposition*, 1867. (1128) Vol. III.] 248.18
- BARRY, Edward.** The Elements of Spanish and English Conversation; with....Dialogues. First American Edition, revised and corrected. Philadelphia: H. C. Carey and I. Lea, 1822. 12mo. pp. 187. (8164) 357.4
- BARRY, Patrick.** See Wilder, Marshall P.
- BARLOW, William....**Sulphurets: What They Are, How Concentrated, How Assayed, and How Worked; with a Chapter on the Blow-pipe Assay of Minerals. San Francisco: H. Roman and Company....n. d. [Copyright 1867.] 24mo. pp. 114. (8256) 357.31
- BARTH, Chr. G....**Geschichte der Christlichen Kirche, mit Abbildungen. Neue durchgesehene Ausgabe....Amerikanischen Tractat-Gesellschaft, New York....n. d. 16mo. pp. 807. (8041) 358.14
- BARTHELEMY, l'Abbe [Jean Jacques.]....**Travels of Anacharsis the Younger in Greece, during the Middle of the Fourth Century, before the Christian Era. Translated from the French. The first American Edition. Philadelphia: Jacob Johnson & Co., 1804. 4 v. 8vo. (8026) 152.17
- BARTON, Peter.** Magnetism and Electro-Magnetism. [See *Encyclopaedia of Experimental Philosophy*.] (2988) 141.5
- BATES, Joshua.** Memoir and Letters of. See Boston.
- BEALE, Lionel S....**Protoplasm; or, Matter and Life. With some remarks upon the "Confession" of Strauss. Third Edition. London: J. & A. Churchill....1874....16mo. pp. 888. (8258) 357.24
- BEARDSLEY, E. Edwards....**Life and Correspondence of Samuel Johnson, D.D., Missionary of the Church of England in Connecticut, and First President of King's College, New York. Second Edition. New York:....Hurd & Houghton....1874. 8vo. pp. xiii . 380. [Portrait.] (8071) 354.24
- BECKER, George J....**A Treatise on the Theory and Practice of Book-keeping by Double Entry....Philadelphia:....E. H. Butler & Co., 1856. 8vo. pp. 184. (2065) 821.18
- BECKWITH, Arthur....**Report on Asphalt and Bitumen as applied to the Construction of Streets and Sidewalks in Paris:....with observations upon Macadamized Streets and Roads. 8vo. pp. 81 . 4 plates. [See *Paris Universal Exposition*, 1867. (1128) Vol. IV.] 248.18
- BECKWITH, George C., D. D.** Claims of Peace on Christians. 12mo. pp. 12. [See *American Peace Society*.] (2987) 245.16
- BECKWITH, George C., D. D.** Safety of Peace Principles. pp. 24. 12mo. [See *American Peace Society*.] (2987) 245.16
- BECKWITH, Leonard F....**Report on Beton-Colignet, its Fabrication and Uses....8vo. pp. 21. 2 plates. [See *Paris Universal Exposition*, 1867. (1128) Vol. IV.] 243.18

- BEDELL**, Gregory Thurston. *See* Bickersteth, Edward.
- BEECHER**, Catharine Esther, and Harriet Beecher Stowe. *The American Woman's Home, or Principles of Domestic Science*....New York: T. B. Ford and Company, 1869. 8vo. pp. 500. [*Illustrated.*] (2946)
153.20
- BENET**, Capt. S. V....*A Treatise on Military Law and the Practice of Courts-Martial. Third Edition, with additions.* New York: D. Van Nostrand,....1868. 8vo. pp. 388. (3120) 351.15
- BENET**, Capt. S. V....*See* Jomini, Gen. Baron de.
- BENTON**, Brevet Col. J. B....*A Course of Instruction in Ordnance and Gunnery; prepared for the use of the Cadets of the United States Military Academy. Fourth Edition, revised and enlarged.* New York: D. Van Nostrand,....1872. 8vo. pp. 585. (3255) 351.27
- BIBLES** and Testaments. *Le Nouveau Testament de Notre Seigneur Jesus Christ*....New York: Societe Biblique Americaine....1861. [Brevier. 18mo.] (2948) 326.33
- BIBLES** and Testaments. [New Testament in Ojibway]....Toronto: Henry Rowsell,....1854. 8vo. pp. 766. (3172) 358.2
- BICKERSTETH**, Edward. *Treatise on the Lord's Supper*....with an introduction, notes, and an Essay by Gregory T. Bedell....New York:.... 1868. 12mo. pp. 275. (2138) 226.20
- BION**. *See* Theocritus. (412) 86.8
- BLAIR**, Walter....*Latin Pronunciation. An Inquiry into the Proper Sounds of the Latin Language during the Classical Period.* A. S. Barnes & Company, New York and Chicago, 1873. 16mo. pp. 186. (3254) 357.19
- BLAKE**, William Phipps. *Extracts from the Report of the International Committee on Weights, Measures and Coins, with a notice of the Metric System in the United States, and its relation to other Systems of Weights and Measures.* 8vo. pp. 47. [*See Paris Universal Exposition, 1867. (1128) Vol. I.*] 243.13
- BLAKE**, William Phipps....*Civil Engineering and Public Works.* 8vo. pp. 49 . 2 plates. [*See Paris Universal Exposition, 1867. (1128) Vol. IV.*] 243.13
- BLAKE**, William Phipps....*Report upon the Precious Metals: being Statistical Notices of the Principal Gold and Silver Producing Regions of the World, represented at the Paris Universal Exposition.* 8vo. pp. 369. [*See Paris Universal Exposition, 1867. (1128) Vol. II.*] 243.13
- BLAKE**, William Phipps. *Bibliography of the Paris Universal Exposition of 1867.* 8vo. pp. 39. [*See Paris Universal Exposition, 1867. (1128) Vol. I.*] 243.13
- BOERHAAVE**, Hermann. *D. Johann Swammerdamm's Leben, beschrieben von. f. pp. xii.* *See* Swammerdamm. (1626) 211.3

BOSTON. A Memorial of Joshua Bates, from the City of— * * * *
 Boston:....1845. R. 8vo. pp. 58. [*Portrait and Interior of Bates Hall.*] (1770) 321.7

BOTTA, Charles. History of the United States....*See* Bancroft, George.

BOTTA, Charles. History of the War of the Independence of the United States. Translated from the Italian by George Alexander Otis, Esq. Edinburgh, London and Glasgow: A. Fullarton & Co., 1848. 8vo. pp. vii . 514. [*Portraits.*] (2996) 152.7 a.

BOWEN, Eli....Coal and Coal Oil; or, the Geology of the Earth....
 * * * * Second edition. Philadelphia: T. B. Peterson and Brothers, 1865. 8vo. pp. 487. (2984) 245.23

BOWEN, James H. Report upon Building, Building Materials, and Methods of Building. 8vo. pp. 96. [*See Paris Universal Exposition, 1867. (1128) Vol. IV.*] 248.13

BRETSCHNEIDER, Karl Gottlieb....Handbuch der Dogmatik der Evangelisch-lutherischen Kirche....Dritte verbesserte und vermehrte Auflage. Leipzig: 1828....Johann Ambrosius Barth. 2 v. 16mo. (3064) 353.13

[*Vol. I. contains Abhandlung ueber,....Schleiermacher, Marheinecke und Hase.*]

BRISTED, Charles Astor. Five Years in an English University....Second Edition. New York: G. P. Putnam & Co., 1852. 12mo. pp. 441. (3008) 146.84

BRITTON, J....An Essay on the Life, Character and Writings of Thomas Chatterton. [*No title page.*] 8vo. pp. 54-78. [*Bound with Essay on Redcliffe Church by the same.*] (2882) 302.4

BROCKLESBY, John. Elements of Astronomy, for Schools and Academies.Fully illustrated....A new edition, revised. New York: Sheldon & Co....1868. 12mo. pp. 386. (3090) 356.16

BROOKS, Edward....The Normal Elementary Algebra....* * * Philadelphia: Sower, Potts & Co.,....n. d. [*Copyright 1871.*] 12mo. pp. 287. (3226) 356.15

BROOKS, S. H....Rudimentary Treatise on the Erection of Dwelling Houses. Illustrated by a perspective view, plans, elevations and sections of a pair of semi-detached villas....New Edition, with additions. * * * London: Lockwood & Co.,....1874. 24mo. pp. xvi . 164. [*Weale's Rudimentary Series, 182.*] (3238) 357.33

BROWN, Gould....The Institutes of English Grammar,....to which are added Four Appendixes....Stereotype Edition, revised....New York:....Samuel S. and William Wood....1847. 12mo. pp. 811. (3161) 356.24

BRUNNOW, Dr. F....Lehrbuch der Sphaerischen Astronomie mit Einem Vorwort von J. F. Encke,....Zweite Vermehrte Ausgabe....Berlin: Ferd. Duemmler....1862. 8vo. pp. xxvii . 600. (3076) 353.4

- BRUNTON, Robert.** A Compendium of Mechanics....particularly adapted for the use of Operative Mechanics,....to which have been added Tables and Rules, together with the Elements of Isothermal Perspective. First American, from Fourth London Edition, with Plates. Edited by James Renwick, LL.D.....New York: G. & C. & H. Carvill....1880. 12mo. pp. 228. (3180) 358.20
- BRYANT, Charles S., and Murch, Abel B....**A History of the Great Massacre by the Sioux Indians in Minnesota....St. Peter, Minn; E. Wainwright & Son, 1872. 8vo. pp. vi . 504. (2931) 143.13
- BUCKLAND, Prof.** *See* Crawford, T. (450) 133.7₁
- BULLIONS, Peter.** Revised Edition of Bullions' Analytical and Practical Grammar of the English Language....Second Canadian Edition.... Toronto:....Adam Miller,....1886. 12mo. pp. 324. (2058) 256.13
- BURKE, Edmund.** *See* Celebrated Speeches. 84.8
- BURTON, Warren....**Helps to Education in the Homes of Our Country. Boston: Crosby & Nichols,....1868. 16mo. pp. viii . 368. (3052) 356.38
- BUTLER, William Allen....**Two Millions....D. Appleton & Co....New York: 1858. 12mo. pp. 98. (2949) 326.32
- BYLES, Sir John Barnard.** Sophisms of Free Trade and Popular Political Economy Examined....First American, from the Ninth English Edition....Philadelphia: Henry Carey Baird, 1872. 12mo. pp. 291. (2959) 245.20
- CALLIMACHUS.** *See* Hesiod. 96.3
- CALVIN, John.** A Commentary on the Psalms of David. * * * * Oxford:.....for Thomas Tegg, London:.....1840. 3 v. 8vo. (2060) 321.4
- CAMBRIDGE University Calendar, The, for the year 1869.** * * *....Cambridge: Deighton, Bell, and Co.....n. d. [1869] 12mo. pp. 680. (3085) 356.8
- CAMPBELL, L. J.** A Concise School History of the United States based on Seavey's Goodrich's History...With maps and other illustrations. Boston: Brewer and Tileston....1871. 16mo. pp. 219 . 38. (3125) 357.14
- CAMPBELL, Lord John....**The Lives of the Chief Justices of England from the Norman Conquest till the death of Lord Mansfield. London: John Murray, 1849. 2 v. 8vo. [Vol I only.] (3005) 151.15
- CAMPBELL, Thomas.** Contributions to Life and Land of Burns. *See* CUNNINGHAM, Allan.
- CAREY, Henry Charles, LL.D.** Miscellaneous Works of, Philadelphia: Henry Carey Baird. n. d. 2 v. 8vo. (2956) 242.8

Contents: Vol. I. Harmony of Interests; Letters on International Copyright; Money; Letters to the President; Financial Crisis. Vol. II. Letters to Colfax; Our Resources; The Public Debt; Contraction or Expansion? The National Bank Amendment Bill; British Free Trade; Review of the Decade 1857-67; Reconstruction; The Finance Minister; Shall we have Peace?; Review of Welles' Report; Resumption; Review of the Farmer's Question; Wealth, of what does it consist?; International Copyright question considered; Memoir of Stephen Colwell.

- CAREY, Henry Charles.** The Harmony of Interests, Agricultural, Manufacturing, and Commercial. Philadelphia: Henry Carey Baird, 1868.
ix . 229. [*Bound with Misc. Works of, Vol. I.*] (2956) 242.8
- CAREY, Henry Charles.** Letters on International Copyright, 2nd edition. New York: Hurd and Houghton, 1868. 8vo. pp. 88. [*Bound with Misc. Works of, Vol. I.*] (2956) 242.8
- CAREY, Henry Charles.** A Lecture delivered before the New York Geographical and Statistical Society February, 1857. Reprinted from the Merchant's Magazine for April, 1857. Philadelphia: Henry Carey Baird, 1860. 8vo. pp. 29. [*Bound with Misc. Works of, Vol. I.*] (2956) 242.8
- CAREY, Henry Charles.** Letters to the President on the Foreign and Domestic Policy of the Union.... Philadelphia: M. Pollock n. d. [1858] 8vo. pp. 171. [*Bound with Misc. Works of, Vol. I.*] (2956) 242.8
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delphia: Carey and Lea. 1832. 8vo. pp. 598. [*Plates.*] (3187) 361.18
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Riggs, S. R. (1098) 326.28
- TESTAMENTS. *See Bibles and Testaments.*

REPORTS
OF THE
PROFESSORS OF THE UNIVERSITY.

PROFESSOR CAMPBELL'S REPORT.

UNIVERSITY OF MINNESOTA, }
June 30, 1874. }

To the President of the University:

SIR :—The students of the University who are pursuing studies in the College of Science, Literature and the Arts, enter my classes the second term of the junior year and continue under my instruction throughout the remainder of their course. At the opening I begin a course of lecture on Philology (theoretical, not comparative,) aiming to give the theory or science of language in its general principles. These lectures occur twice a week. While there is some reference to the laws of *different* languages, this reference is by way of illustration and does not require previous study of these languages, or even a comparison of them on the part of the student. The lectures, however, are so arranged that they are adapted to students who have a thorough knowledge of English only, as well as to those who are pursuing the study of foreign languages. The main object of these lectures is to lead the student into the study of mind through the portal of speech.

The succeeding term the class enters upon the study of Psychology, making daily recitations from the text books which are accompanied by lectures.

The method of this investigation of the mind is inductive—science proper—and aims to classify the facts of conscious-

ness and thus prepare for beginning the study of philosophy (proper) with the senior year.

Ontology and the history of philosophy are pursued together. In other words the principles and results of philosophy are reached historically. The instruction is given by lectures, four in each week. Once a week a recitation is held for the review of the four lectures. The history of philosophy is brought down to the present day and ends with a summary of the views of the men who now occupy the chairs of philosophy in the leading Universities of the world. The lectures occupy a part of the second term also, and are followed by a course on Ethics. This is a practical application of the principles of philosophy, just developed, to the regulation of men individually, socially, politically and religiously.

The second term (senior—five times per week) concludes with some inquiries, philosophical and historical, into the evidences of revealed religion. The last term of the senior year an optional course of lectures is offered on Natural Theology. This course is intended to supplement the philosophy of right by an investigation of the philosophical arguments for the existence of a supreme being, a personal, moral governor of the universe. In this way the student is conducted over the whole field of human thought, and is given an insight into the great systems of truth as they have been developed in the progress of the race. In studying the German philosophy, the class (all of whom were familiar with the German language) pursued the outline of Kant and Hegel in the original German, as given by Schwegler in his *Geschichte der Philosophie*; and for an aid in the understanding of the Greek philosophy, the professor of that language has arranged his course so as to give the classical students practice in translating Plato and Aristotle. It is my aim to establish in the University superior facilities for the study of philosophy, a subject in which America is so sadly deficient. All of which is respectfully submitted.

G. CAMPBELL,
Professor of Mental and Moral Philosophy.

PROFESSOR WALKER'S REPORT.

UNIVERSITY OF MINNESOTA, }
June 30th, 1874. }

To the President of the University :

SIR : I have the honor to submit the following report of the department of latin language and literature for the University year of 1873-4.

NUMBER OF STUDENTS.

Collegiate Department.

IV Class,	-	-	-	-	-	-	53
III Class,	-	-	-	-	-	-	28
II Class,	-	-	-	-	-	-	17
I Class,	-	-	-	-	-	-	11—109

College of Science, Literature, and Arts.

Juniors,	-	-	-	-	-	-	4
Seniors,	-	-	-	-	-	-	1— 5
							<hr/> 114

The work of the department has been as follows :

I TERM.

IV Class, 2 Sections, Cæsar, Latin Grammar and Composition.
III Class, 1 Section, Cicero, Latin Grammar and Composition.
II Class, 1 Section, Horace and Antiquities.
Seniors, Plautus's Comedies.

II TERM.

IV Class, 2 Sections, Cæsar, Latin, Grammar and Composition.

III Class, 1 Section, Virgil, Latin Grammar and Composition.

II Class, 1 Section, Livy and Roman History.

Juniors, 1 Section, Tacitus.

III TERM.

IV Class, 2 Sections, Cicero, Latin Grammar and Composition.

III Class, 1 Section, Virgil, Latin Grammar and Composition.

II Class, 1 Section, Livy and Roman History.

Juniors, Juvenal's Satires and Lectures on Latin Literature.

Assistance by Asst. Prof. Helen Sutherland.

I TERM.

IV. Class, 2 Sections, Cæsar, Latin Grammar and Composition.

II TERM.

IV Class, 2 Sections, Cæsar, Latin Grammar and Composition.

III Class, 1 Section, Virgil, Latin Grammar and Composition.

III TERM.

IV Class, 2 Sections, Cicero, Latin Grammar and Composition.

V. J. WALKER,
Prof. of Latin Language and Literature.

PROFESSOR BROOKS' REPORT.

To the President of the University:

SIR:—I have the honor to present the report of work and of the Department of Greek for the year ending June 18, 1874. The accompanying scheme will give the details:

DEPARTMENT OF GREEK.

Subject	Class.	No. Exercises.	No. Students.
Grammar and Reader, - -	IV	180	10
Xenophen—Anabasis, - -	III	130	15
Herodotus—History, - -	III	50	12
Homer—Iliad, - - -	II	130	13
Grecian Antiquities, - -	II	30	13
Grecian History and Geography,	II	10	13
Essays, - - - -	II	5	13
Demosthenes—Philippics,	I	65	5
Æschylus—Prometheus, - -	I	53	5
History and Geography, - -	I	7	5
Æschylus—Prometheus - -	Jun.	65	3
Greek Literature—Lectures,	Jun.	14	3
Greek Literature—Reviews,	Jun.	14	3
Aristophanes—Clouds, - -	Sen.	55	1
Essays, - - - -	Sen.	3	1
Greek Literature—Lectures,	Sen.	13	1
Greek Literature—Reviews,	Sen.	13	1

It is proper to say that instruction was given to the Junior class in Prometheus by the President one term; by Mr. Moore, to the II class on Greek Antiquities, one-half term; by Mr. Hutchinson, on Greek Grammar and Reader, two terms.

With great respect,

JABEZ BROOKS,

Professor of Greek.

University of Minnesota, June 18, 1874.

PROFESSOR THOMPSON'S REPORT.

To the President of the University of Minnesota:

SIR. I have the honor to submit the following report of the Department of Mathematics and Astronomy for the University year of 1873-4.

The work has been as follows :

I. TERM.

			Students.
III Class,	2 Sections,	Plane Geometry,	50
II Class,	1 Section,	Bourdon,	25
I Class,	1 Section,	Analytical Geometry,	20
Junior Class,	1 Section,	Differential Calculus,	4
Junior Class,	1 Section,	Integral Calculus,	2
Seinor Class,	1 Section,	Practical Astronomy,	2

II TERM.

			Students.
IV Class,	2 Sections,	Algebra,	56
III Class,	1 Section,	Bourdon,	41
II Class,	1 Section,	Solid Geometry,	30
II Class,	1 Section,	Plane Trigonometry,	31

III TERM.

			Students.
IV Class,	1 Section,	Algebra,	44
III Class,	1 Section,	Spherical Geometry,	23
II Class,	1 Section,	Spherical Trigonometry,	24
I Class,	1 Section,	Astronomy,	15
Junior Class,	1 Section,	Theory of Equations,	3
Junior Class,	1 Section,	Modern Geometry,	4

With the exception of one class during the third term, each of the above classes has recited every day throughout the corresponding term.

Valuable assistance has been rendered by Prof. Huggins, who has heard one class recite during the first and second terms. The remainder of the work has been performed by the Professor in charge of the department. A glance at these statistics must convince the candid mind that even now a permanent assistant is needed in order to discharge thoroughly the work of this department.

I think no other demands it more. To provide a student instructor one term, and a different student another term, does not, and cannot answer the purpose.

It may happen that such an one is well qualified, but it is far more likely to occur that instruction from such sources is of little value. I would therefore recommend that the Board of Regents appoint an assistant instructor in this

department, as it already has done in the department of Latin.

There is still great lack of apparatus to successfully carry forward the work in all of its branches ; this, I have no doubt, will be supplied as soon as the funds of the University warrant the expenditure.

I desire specially to call your attention to a change* in the course of study in this department, which I deem of essential importance, and which I trust the Board will order at its next meeting. As the course of study is at present arranged the "Second" class are all required to pursue Analytical Geometry during the third term. Instead of this, I think it would be better to require of all this class the geometrical treatment of Conic Sections, and to make Analytical Geometry a required study only in the scientific course, and have it immediately precede the differential calculus in the Junior class.

All of which is respectfully submitted.

E. J. THOMPSON,
Professor of Mathematics and Astronomy.

PROFESSOR HUGGINS' REPORT.

To the President of the University:

SIR :—I have the honor to submit the following report for the Department of Military Science and Tactics, during the University year ending June 18, 1874.

Drill commenced in the second week of the fall term, the male students, with the exception of the Senior and Junior classes, being organized for that purpose into three companies. There were a few squad drills for the benefit of new students of the fourth class, particular attention being paid to the manual of arms. The remainder of the time was devoted to company drill. There were during this term twenty-eight exercises, the last one being on the 6th of November, when bad weather set in. During the spring term there were about an equal number of exercises, mostly in battalion drill. The exercises both of the fall and spring terms averaged more than forty minutes in length.

I would respectfully call your attention to the recom-

*So ordered—Res. Dec. 29, 1874.

mendation, contained in my report for last year, that a suitable drill hall be erected as soon as possible.

Since the close of the year 150 breech-loading Cadet Rifle Muskets, with belts and accoutrements complete, and also a section of light twelve pounder field pieces, with carriages and caissons complete, have been procured by the Regents from the U. S. War Department for use in my department.

The course of theoretical instruction in Military Science, recommended in my report for last year, has been adopted, and several students have signified to me their desire to complete such a course.

Very respectfully,
E. L. HUGGINS,
First Lieut. 2nd Artillery, U. S. A.,
Prof. Military Science and Tactics.

PROFESSOR WINCHELL'S REPORT.

To the President of the University:

SIR: At the beginning of the winter term, Jan. 6, 1874, I took the Third class in Physical Geography, so-called. During the fall term previous they had been taught by Mr. D. P. Strange, and had been taken over *Cornell's Physical Geography*, and introduced to *Loomis' Treatise on Meteorology*. They were continued the first half of the winter term on the subject of Meteorology. The class numbered twenty-nine. With the exception of a few paragraphs involving mathematics higher than the class had yet mastered, the treatise of Loomis proved very useful and highly interesting.

The Junior class began the study of Geology Jan. 6, 1874, and pursued it, according to the programme of studies then in force, the full time allowed—one term. In that short time but a very hasty glance at the science can be accomplished. They devoted it to Historical Geology. The class was taught by a series of familiar lectures and conversations, with occasional blackboard diagrams and formal recitations, using *Dana's Manual*. This class contained four members.

The Third class began Botany about the middle of the winter term. They were kept on the elements through the remainder of that term, and till flowers appeared in the

spring. With the appearance of flowers, they began the analysis and determination of species. They easily determined the maximum required for each student independently, exclusive of those analyzed in class, numbering forty species, by the end of the spring term, some of them recording seventy-five or more species. The class used *Prof. Asa Gray's Lessons* and *Morgan's Student's Plant Record*. There were thirty-one students in Botany in the winter term, and nineteen in the spring term.

On the elements of Zoology the First Class, numbering twenty-three, spent the winter term, using *Chambers' Elements of Zoology*. The time allowed was too short and the results attained correspondingly meagre. I am fully convinced, that unless greater facilities and more time be allowed in the prosecution of this, and other natural sciences, they had better not be attempted. Under the new scheme of studies, Zoology is hence reduced to an optional study, and continued so through two terms. Very much of the interest in the study of Zoology is dependent on the means of illustration in the hands of the instructor. Of this we have almost nothing. I wish again to urge the necessity of charts and diagrams for this purpose. There should also be specimens of natural objects accessible to both the instructor and the pupil. It is here that the equipment of our museum is to serve the University.

According to the new programme of studies, Dynamical Geology is required of all courses in the Third Class during the second term. Lithological Geology, or Mineralogy, is required of the Scientific Juniors in the second term, and is optional with the Classical and Modern Courses. Historical Geology is required of the Scientific Juniors in the third term, and is optional with the Classical and Modern Courses. This is a great improvement on the old programme, in as much as it allows a possibility of three terms in Geology against one term before, but it still presents an incongruity in requiring all courses to begin the study in the Third Class but does not require them to complete it.

In Zoology, nothing is required in the College of Science, Literature and the Arts, but it is made optional in the Collegiate Department, two terms, viz.: For the Second Class, Scientific and Modern Courses in the second term; and for the First Class, all courses in the third term. It is also a required study one term in the Elementary Course in Agriculture, in the Second Class, second term, and optional for the First Class, third term.

Botany is now a required study of the Classical and Scientific Courses, and optional with the Modern of the Third Class, in the third term. In the College of Agriculture the study of *Systematic Botany* is required of the Juniors in the third term, and in the Elementary Course, the Third Class pursue Botany in the third term.

Physical Geography is restricted to the Fourth Class, where the Scientific Course requires it in the first term of the year.

With this improved arrangement of the studies of the "Department of Natural Sciences," and by the aid of maps and other means of illustration, it is hoped that in the future it will be no mockery to students to invite them to the pursuit of these sciences.

Very respectfully,

A. H. WINCHELL,

Professor of Geology.

PROFESSOR RHAME'S REPORT.

To the President of the University:

SIR: I have the honor to submit the following report of the work of my department for the year ending June 18th, 1874.

The following table exhibits the classes taught and the subjects studied during the year:

FIRST TERM.

Study.	Class.	No. Students.	No. Exercises.
Physics, - - -	I.	20	65
Use of Insts. & Leveling,	Junior.	2	30
Topograph. Drawing, -	Junior.	3	35
Drawing—Plane Problems,	II.	4	65

SECOND TERM.

Mechanics, - - -	Junior.	4	60
Drawing, - - -	III.	39	60
Descriptive Geometry, -	I.	6	60
Drawing, - - -	II.	6	60
Drawing, - - -	Junior.	3	60

THIRD TERM.

Triangular Surveying,	-	Junior.	2	40
Henck's Field Book,	-	Junior.	2	45
Drawing—Perspective,	-	I.	6	45
Surveying,	-	II.	22	24

The work of locating the new buildings of the University, and of establishing the corners thereof was done by members of this department. A survey of the old building, and plans of the old and new buildings, necessary in planning the heating apparatus, were made by my students.

During the spring a very fine leveling instrument was obtained for the use of the students.

Very respectfully submitted,

M. D. RHAME,

Asst. Prof. of Civil and Mechanical Engineering.

PROFESSOR PECKHAM'S REPORT.

To the President of the University:

SIR: Last December I made a short report, noting what had been done towards establishing a laboratory for work upon the chemical problems of the Geological Survey, and also to enable a few students to commence the study of analytical chemistry. These accommodations, although but little better than none, considering the needs of the department, rendered possible the accomplishment of considerable important work upon the peats of the State and also enabled me to introduce quite a number of our students to an acquaintance with the elementary principles of analytical chemistry. During the first term these students were two Seniors, three Juniors, and two members of the first class. At the same time, I gave instruction in general chemistry to about thirty students of the second class, of whom five were young ladies. During the second term my class in applied chemistry consisted of nine members of the second class. In addition to these, I gave instruction to one of the Senior class, in Determinative Mineralogy. The third term's work embraced the Juniors of the Scientific Course, Determinative Mineralogy, and three members of the second class in Analytical Chemistry.

The class in General Chemistry made very commendable progress, the young lady members proving themselves fully the equals of the average of the young men in a branch of science in which they are not usually supposed to be greatly interested. The work in Analytical Chemistry has been prosecuted under great difficulties. The room was unsuitable and inconvenient, and the special appliances and fixtures were very inadequate; yet by cheerful co-operation and patience on the part of the students, I have been with them enabled to accomplish more than sometimes results from more generous opportunities.

Amid these difficulties our patience has been sustained by hopes of better times, when the completion of the Agricultural building and the ample accommodations projected therein shall place the department in its proper relations to the University and to the educational and other interests of the State. Those who have the work in hand are profuse in promises, but have thus far not appeared to be especially earnest in endeavors to fulfill them. The progress of the work at this time does not offer very flattering prospects that the building will be in condition for occupation at the opening of next academic year. Meantime the necessary repairs upon the old University building will have appropriated the rooms now occupied as a laboratory to other uses, thus depriving the institution of all laboratory accommodations. Such a result would place the department in a very undesirable condition, and would render the early completion of the laboratory an absolute necessity if the wants of the classes in Analytical Chemistry are to be met at all during the next academic year. These remarks apply with equal force to the chemical work on the Geological Survey, which cannot be resumed until the completion of the new building provides the necessary accommodations for accurate analytical work. They also apply to such problems in the mining and commercial interests of the State as require the aid of chemical analysis, which it is desirable should seek solution here rather than outside the commonwealth. These problems appear to be increasing in number and interest.

I believe that the work of the year on the whole has been profitable, but the measure of success attained has been largely due to the uniform earnestness and courtesy of the students themselves.

Through the generosity of the Board of Regents large additions have been ordered for our cabinets of Chemical and Physical apparatus. At this date only a few pieces

have yet reached us. About seventy new pieces of Physical apparatus have been ordered, much of it from the best manufacturers and of the most recent and improved construction. A very complete outfit of apparatus and chemicals have been ordered for the new Laboratory. The permanent fixtures and furniture for the same have been ordered from the very best sources. The arrangements for ventilation now provided, are of the most approved character, so that I hazard nothing in the prediction that for its size our laboratory, when completed, will be equal to any in the country, and much superior to the average. With such desirable facilities as will soon be offered them, our students can have no inducement to seek instruction elsewhere.

All of which is respectfully submitted.

S. F. PECKHAM,

Asst. Prof. in charge Dept. Chemistry and Physics.
June 18th, 1874.

MR. LACY'S REPORT.

To the President of the University:

SIR: As a report of the work done the past season, I beg leave to submit the accompanying report of the Farm Superintendent, Mr. W. T. Scott.

It shows a fair amount of work performed. The experiments that have been conducted constitute a step in the right direction; but as no single set of experiments, however well conducted, can be conclusive, the results of these must be taken as hints and suggestions rather than as conclusions and established facts.

PRESENT CONDITION OF AGRICULTURAL COLLEGE.

The farm is not in the best condition for present purposes. The portion under cultivation, consisting of about twenty-five acres, in several pieces, is of a sandy nature and in low condition from continued cropping. Five to ten acres more, in small and detached pieces, are now in condition to break. The remaining portion will probably require thorough drainage before it will produce anything but marsh hay or be fit for the plow.

The barn belonging to the College is small, but in good

repair, and can be made to answer. The Agricultural College building, when completed, will be one of the best arranged, as well as one of the few in this country, built for the special use of the agricultural department.

The library contains fifty-two volumes treating of some one or more of the branches of agriculture and horticulture. Nearly one-half of these are not now standard works and will be seldom referred to. It also contains Department of Agriculture Reports and Reports of State Agricultural and Horticultural Societies, to the number of seventy-five and upwards.

GENERAL PLAN FOR CONDUCTING THE AGRICULTURAL COLLEGE.

The undersigned desires to call your attention to this plan which will be considered under the following heads :

Course of Instruction,
Library,
Museum,
Stock,
Experimentation,

Farm,
Gardens, &c.,
Labor and Practice,
Accounts,
Extra Course of Lectures.

Courses of Instruction.—Intelligent agriculture is based upon a knowledge of the natural and physical science. Therefore the student should be acquainted with these sciences, before receiving systematic and connected instruction in the art or practice of agriculture. Not that all practical instruction is to be deferred until the last term or the last year. Verbal instruction and manual practice should be provided in each operation as it occurs in the natural course of events. But the main part—the body—of practical instruction can be fully appreciated only when some knowledge of the sciences has been acquired. Therefore let languages, mathematics and natural and physical sciences come in the first years of the course and practical agriculture later. The library, museum, stock, farm and gardens, are to serve as auxiliaries to this course of instruction.

Library.—Good books record the experience of others and of the past. Hence the library should be well stocked with the best works relating to agriculture and horticulture and their different branches, and the reading room with the best papers and periodicals.

Museum.—The labor of teaching is greatly diminished and its efficiency correspondingly increased, when proper

means of illustration are at hand. Therefore the institution should have a large and select museum. It should contain samples of all the standard and new varieties of wheat, barley, oats, corn, rye, flax, beans, specimens of the grasses, and of any other vegetable products that can be preserved. It should exhibit the different hand implements used in agriculture and horticulture and models of the larger machines. Not merely the best of these, but those also that are not so good, in order that the two may be compared and their differences explained. It should also contain drawings, engravings or portraits of things that cannot be preserved, or cannot be obtained, and of such others as it may be desirable to have thus represented. With these things at the command of the instructor, twenty minutes of explanation will be better than one hour's skillful description. Moreover, no intelligent person will be able to visit the museum without carrying away some new ideas that will be of service to him.

Stock.—The stock, like the museum, is to be kept for purposes of instruction and illustration. For in no class of farm property is improvement more needed than in live stock. Yet probably not one farmer in five knows a Devon, an Ayrshire or a Jersey, when he sees one or the circumstances and uses to which each is suited. Or, if he does know these things, it is only from hearsay, and, having no stronger evidence, he takes no active interest. I would have good representatives of the Shorthorn, Ayrshire, Jersey, Gallaway and Devon breeds of cattle; Cotswold, Leicester, Merino and Southdown breeds of sheep; Berkshire, Poland China, Essex and Suffolk breeds of swine; the different breeds of poultry and two or three breeds of horses. There should be both males and females in order that the characteristics of the sexes may be shown, the principles of breeding illustrated and income derived.

Experimentation.—All concede that one duty of the agriculture college is to conduct experiments. Thus it may indicate the varieties of grain, fruit and vegetables best adapted to soil and climate, the fertilizers best adapted to the needs of crop and soil, the best modes of feeding, &c. It should test new varieties and decide the dozens of questions that occur in the experience of every farmer. The results should not be confined to official reports but should be given to the press to be scattered broadcast among the farmers.

Farm.—For experiments and the support of the stock a

farm is required. To carry out the details of this plan it should consist of not less than 250 acres. A certain portion should be set aside for such experiments as require but small areas, while other experiments requiring larger areas may be conducted on the portion devoted to stock. This farm should be conducted without extravagance or show. Sufficient money and labor should be expended to accomplish the purposes it is intended to serve—support of stock, experiment, instruction and illustration. The best methods of cultivation should be pursued, the best modes of feeding should be practiced, and the buildings, to consist of house and barns, should be models for their purposes.

Gardens, &c.—In the horticultural department there must be vegetables, fruit and flower gardens, plant houses, nursery, orchard and forestry. In these, varieties are to be tested and the student is to see performed and also perform with his own hands, all the operations incident to their management, such as planting, transplanting, budding, grafting, pruning, &c.

Labor and Practice.—Each student in this college should be required to perform a sufficient amount of labor to attain some degree of skill in all the operations of agriculture and horticulture. For this labor he should receive no remuneration. But when he has acquired sufficient skill, if he choose to continue the work, he should receive what his services are actually worth, and the same for work requiring no special skill. Student labor should be preferred when it can be obtained.

Accounts.—This plan contemplates a comprehensive, thorough and minute, yet simple, system of records and accounts, so that at the end of the year it will be the work of a moment only to find the conditions and the results of each experiment or set of experiments, or the expenditures and receipts of any division of the farm or gardens. The students should be thoroughly practiced in keeping these records and accounts.

Extra Course of Lectures.—I have examined and considered the plan for an extra course of lectures, projected by this institution, to extend through the winter months, the same to be open to all comers without fees or preparatory examinations, and cannot recommend it too highly. As a means of instruction it will be superior to the “institute” system and it will prove an excellent substitute for the shorter courses of study in agriculture that some institutions are offering. The young farmer who would neg-

lect to attend would not consult his best interests, and he who could derive no benefit from such attendance must be wise indeed.

PRESENT PLAN.

The plan adopted for the present is substantially the above with some omissions and modifications. The condition and size of the farm, and the want of a barn and sufficient funds, preclude the stock feature. The same causes will compel the location of gardens, nursery, orchard and experimental grounds to be made temporarily and not permanently. Neither will immediate perfection be achieved in any of these branches.

WORK FOR THE COMING SEASON.

The plans of the work for the coming season have not yet been completed. They will, however, include the following: additions to the library of agricultural and horticultural works; the collection and arrangement of a museum; sets of experiments, in continuation of those performed the past season, to ascertain the comparative yields of different varieties of wheat, barley, oats, corn, potatoes, mangolds, turnips and beans; sets of experiments to ascertain the effect of different fertilizers upon these crops; beginning of a new nursery; laying out and planting vegetable and fruit gardens and testing varieties therein; stocking the plant house; and drainage of a portion of the farm.

NEEDS.

The needs of this department are varied and numerous. They are mentioned here in the hope that friends will be found in all parts of the State able and willing to assist us in supplying some of them.

More land is needed to maintain the stock which the institution should have and hopes to have at no distant day. A stock barn is needed for the protection of the same. A farm house is also a pressing want. When we can furnish work on the University farm, and board and rooms in the farm house, then we may reasonably expect more students in our agricultural courses. Farm-buildings cannot, however, be properly located until it is decided in what direction additions to the farm are to be made. Specimens for the

museum will be very acceptable. We would like to have there a collection of products from each county in the State, consisting of all the kinds of grain and all the varieties of each kind raised there. We want specimens of manufactured articles; spades, shovels, hoes, forks, draining tools, pruning tools, garden tools, tools of domestic use, machines, models of machines and other manufactured articles. Fruit plates and portraits of thoroughbred animals, will prove very useful, and add to the attractions of the museum.

Respectfully submitted,
C. Y. LAOY.

**REPORT OF WORK DONE AND IMPROVEMENTS MADE ON THE
EXPERIMENTAL FARM DURING THE SEASON OF 1874.**

The old Territorial road running through the farm has been vacated, the fences removed and the road bed partly seeded down to grass and partly prepared for cultivation. Fences have been placed on each side of the University Avenue at a distance of 80 feet from each other, leaving an enclosed space of twenty feet on each side for the purpose of planting trees and securing protection for the same.

Ten acres north of the avenue have been summer-fallowed and manured and prepared expressly for experimenting with the various kinds of vegetables, testing of new varieties, &c. Seventeen acres of brush land have been cleared up and two acres of the same broken and cross-plowed.

South of the avenue one-third of the meadow land has been seeded down to timothy and red-top. The upland not occupied as nursery has been plowed, cross-plowed, dragged and surface-drained. Four acres of land have been added to that before under cultivation. One hundred loads of manure have been partly spread on the surface and partly plowed under. Twenty tons compost of swamp muck with lime have been prepared for spring use. Three acres of brush land has been cleared up. About six thousand forest trees, including a variety of evergreens, have been planted for experimental purposes.

Two hundred elm trees from the forest to be planted on University avenue for shade and ornament are now on hand. Arrangements have also been perfected for a large and select assortment of vegetable and forest tree seeds for experimental purposes. The object is to determine which

kinds are most worthy of cultivation and best adapted to the soil and climate of Minnesota. It is believed that such experiments may become the means of saving much time and money, which are now wasted on inferior varieties.

The season being far advanced and no suitable preparation having been made when the writer took charge, it was deemed advisable to devote most of the season to preparation for future operations. The same circumstances render the experiments that have been conducted less satisfactory in their results than they might have been under more favorable conditions. The following are the details of the most important experiments made:

No. 1. Oats.

Sown May 5th, on land fall-plowed and well worn.

Variety.	Yield of 1 Square Rod.				Rate Per Acre.
Excelsior, - - - -	-	-	-	4 quarts.	20 bushels
Somerset, - - - -	-	-	-	8 quarts.	40 bushels
Houghton, - - - -	-	-	-	5 quarts.	25 bushels
White Schoen, - - -	-	-	-	9 quarts.	45 bushels

The earliest to ripen was White Schoen; the latest, Houghton; difference 12 days.

Somerset and Houghton were imported by U. S. Department of Agriculture. The Somerset promises to be superior in every respect.

No. 2. Wheat.

Imported by U. S. Department of Agriculture.

Sown broadcast May 5th, $1\frac{1}{2}$ bushels per acre on fall-plowed land.

Variety.	Yield of 1 Square Rod.		Rate per Acre.	Weight per Bushel.
Arnotka, - - - -	-	-	$2\frac{1}{2}$ quarts. $12\frac{1}{2}$ bushels.	62 lbs
Oran, - - - -	-	-	$1\frac{1}{2}$ quarts. $7\frac{1}{2}$ bushels.	52 lbs

Arnotka, bearded, very early, berry large. Oran, grain shrunken.

No. 3. Potatoes.

Soil light sandy, in poor condition.

Yield.		Quality.
Best, Early Rose, -	-	Best, White Peachblow.
2d best, White Peachblow,		2d best, Fluke.
3rd best, Fluke, -	-	3rd best, Early Rose.
4th best, Jackson White,	-	4th best, Jackson White.
5th best, Early Goodrich,		5th best, Early Goodrich.
6th best, King of the Earlies,		6th best, King of the Earlies.

No. 4. Yield of Potatoes from seed cut and whole.

Planted in drills on old land without manure.

		Yield of 1-16 acre.	Rate per acre.
Cut to two eyes,	-	6 bushels.	96 bushels.
Whole,	-	4 bushels.	64 bushels.

No. 5. Yield of Potatoes from deep and shallow planting.

Planted in drills on old ground without manure. Received ridge culture.

No. 1, dropped in drills four inches deep and covered with two-horse plow to depth of twelve inches. Ridges leveled with a harrow twenty days after planting.

No 2, dropped in drills four inches deep and covered with hoe to depth of four inches.

		Yield of 1-16 acre.	Rate per acre.
No. 1,	-	6 bushels.	96 bushels.
No. 2,	-	4½ bushels.	72 bushels.

Earliness of maturity in favor of the shallow planted-planted, eleven days.

No. 6. Fertilizers on Potatoes.

Five tons well rotted manure on ½ acre gave 23 bushels, or 184 bushels per acre.

One-half bushel gypsum on ½ acre gave 21½ bushels, or 172 bushels per acre.

Without manure ½ acre gave 13 bushels, or 104 bushels per acre.

No. 7. Field Corn.

Variety.	Yield of 1-16 Acre.
White Dent, - - - - -	226 lbs.
Yellow Dent, - - - - -	187 lbs.
King Philip (Flint) - - - - -	140 lbs.
Adams Early (Dent) - - - - -	160 lbs.

Adams Early matured in 85 days.

King Philip matured in 95 days.

White Dent matured in 115 days.

Yellow Dent matured in 120 days.

No. 8. Yield of Corn Planted Deep and Planted Shallow.

Four hills, with four stalks in each hill, gave :

Planted 5 inches deep, 15 ears, weighing 5 lbs. 10 oz.

Planted 2 inches deep, 17 ears, weighing 7 lbs. 15 oz.

No. 9. Sweet Potatoes.

Planted four varieties, of which three failed. The Southern Queen matured in October. The quality was good and the yield satisfactory. It is recommended to plant on sandy soil on ridges or double furrows made by turning two furrows together with a two horse plow. Cultivate the surface with an iron tooth rake. The time to plant is about May 10th. See that the plants are well hardened before transplanting.

No. 10. Watermelons.

Four varieties planted.

Mountain Sprout.—Large, good, late.

Mountain Sweet.—Medium size, very good, late.

Ice Cream,—from Department Agriculture and marked extra early, but in fact three weeks later than Phinney's Early. Small, good, late.

Phinney's Early,—from Department Agriculture, medium size, excellent flavor, very prolific, early, new.

No. 11. Muskmelons.

Skillman's Nettled,—from Department Agriculture.

Worthy a place at the head of the list. Early, large, extra good, a great bearer.

Jenny Lind.—Extra flavor, small, early, prolific.

Long Persian,—from Department of Agriculture, new, very late, good.

No. 12. *Tomatoes.*

Canada Victor,—proved the earliest. Excellent, medium size, smooth.

Trophy,—large. Showed signs of decay before fully mature, but this result might perhaps have been deferred had it been trained to trellises. For pickling, preserving and canning the pear shaped yellow tomato surpasses all the other small varieties.

No. 13. *Cabbages.*

Jersey Wakefield,—early, quality good—one of the best.

Winningstadt,—early, large, extra.

No. 14. *Garden Beets.*

Deep Blood Red,—imported from France by Department of Agriculture.

Long Blood Red, Early Bassoon and Early Blood seemed about equal in all respects and all worthy.

No. 15. *Egg Plants.*

Early Purple.—The only kind that matured. Reliable, provided the "potato bug" can be prevented from destroying the plant. Paris Green appears to destroy the plant as effectually as does the "bug."

No. 16. *Squashes.*

Summer and Winter Crookneck, Summer Bush, Turban, Boston Marrow and Hubbard, all tried and found good.

No. 17. *Field Beets.*

Seed imported from France by Department of Agriculture.

Yellow Globe Mangold yielded best.

White Silesian Green Top and Long White Mangold yielded next best. The experiment was not satisfactory because of wet soil.

No. 18. Tree Seeds.

Red, White and Rock Elm seeds failed to germinate when planted $1\frac{1}{2}$ inches deep. When planted $\frac{1}{2}$ inch deep all grew.

The greatest source of failure in growing forest trees is found in our soil. If the seed is planted deep enough to get the benefit of moisture it fails to grow. If planted the proper depth for germination the young plants dry out unless the season be unusually wet. A generous sprinkling with rain water or a light covering of decayed straw with just enough earth to cover the seed seems to insure success.

No. 19. Cuttings.

Experiments suggested by L. M. Ford, Esq., who kindly furnished the wood. Time of planting May 25th, at least a month too late to insure success.

Twelve white willow cuttings, eight inches long, were taken in each of the following cases.

(1.) Wood one year old, set perpendicularly seven inches in the ground and one bud above. Two failed; ten made a small growth of wood.

2. Wood two years old set perpendicularly seven inches in the ground and one inch above. One failed; eleven made a growth of wood from three to four feet long.

3. Wood two years old, set at angle of about 45 degrees, the base four inches below and the top near the surface. Entire failure.

4. Wood two years old, set four inches in the ground and four inches above the surface. One grew; eleven failed.

Similar trials with Yellow and Italian Willow cuttings gave similar results. Those with Poplar cuttings failed entirely.

No. 20, Treatment of Seed Corn.

For one row of corn the seed was immersed in tar water and then rolled in gypsum. The seed was 24 hours longer in germinating, but there was no difference in the yield. Birds, squirrels and insects, except the wire worm, did not touch it.

The process is as follows: Pour one-half pint Carolina tar into ten quarts boiling water and stir well. Then cool enough to barely hold the finger in for a moment, pour in the corn, stir rapidly, pour off the water, and mix the corn with gypsum to prevent the kernels sticking together. Keep moist and plant two inches deep.

No. 21. Ripening the wood of fruit and ornamental trees.

A series of experiments instituted for this purpose appear to indicate that banking up the earth around the trunk to a height of 18 to 30 inches, according to size, about the first of September, will cause an early ripening of the wood and enable the tree to withstand better the sudden changes of temperature to which it is subject.

Stripping off the leaves and cutting back appear to produce in a measure the same result.

In the search in every available direction for more light on this subject have I learned with surprise that non-culture is the right thing. Being well assured that non-culture is the greatest retarding influence on successful tree culture, I earnestly contend for vigorous and healthy growth.

W. T. SCOTT,
Superintendent.

GEOLOGICAL SURVEY, REPORT OF CHEMIST.

THE UNIVERSITY OF MINNESOTA, }
Minneapolis, Minn., Feb. 1, 1875. }

To the President of the University of Minnesota:

SIR: As Chemist of the Geological Survey of the State, I have the honor to report that during the year ending December 31st, 1874, no progress whatever has been made in the Chemical work of the Survey.

The accommodations provided for laboratory work in the main building of the University prior to the 1st of June, 1874, were entirely inadequate for accurate analytical work. These facilities, such as they were, have not been available since the date before mentioned in consequences of alterations and repairs upon the building involving the rooms that had been devoted to laboratory uses.

In consequence of the protracted and unnecessary delay in the completion of the Agricultural Building in which the new laboratory is to be placed, the institution has been substantially without any laboratory for a year, and the date at which the new rooms can be occupied is still undecided. It is therefore impossible to state at what time this important and pressing necessity of our geological work can receive attention.

I deem it but justice to myself to say that no efforts have been spared to induce the contractors to complete and vacate the Agricultural Building. Notwithstanding they agreed to furnish the building early in the fall, it is still incomplete. The delay has been in my judgment wholly without excuse, the result of carelessness and neglect on the part of those who were responsible for the work. I can see at present but little room for hope that anything can be done before the next academic year, but assure you that no effort will be spared on my part to place this department of the Survey on a proper basis as soon as possible.

S. F. PECKHAM.

REPORT OF THE CURATOR OF THE MUSEUM.

THE UNIVERSITY OF MINNESOTA, }
Minneapolis, Dec. 14, 1874. }

To the President of the University:

Since the last report was made the collections of two seasons, by the Geological and Natural History Survey of the State, have accumulated. One of these seasons, that of 1874, was spent by myself in the Black Hills of Dakota. I succeeded in obtaining several boxes of minerals, and a number of skins of mammals. Collections from various parts of the State have been also increased on our hands. A moose killed in the State has been procured for the museum. A number of parties have donated specimens as usual. One keg of iron ore from Salisbury, Conn. has lately arrived. A great many applications are made by parties in other States for exchanging, sending us rare specimens for some of our duplicates which would in turn be as rare to them.

I merely mention these things to show that while there

is nothing for exhibition to the public, there is by no means a state of inactivity in the museum; and to call your attention, and thus that of the Board of Regents to the necessity of making immediate provision for the accommodation of the museum in the University building. The Board of Regents are required, by the law that intrusts to them the conduct of the Geological and Natural History Survey, to keep the collections of that survey on exhibition in rooms properly heated, free of expense to the public. The students need the instruction derivable from a well arranged museum. The classes of which I have charge are greatly in need of the materials already collected for illustration. The good name of the University, and the scientific reputation of the state, are suffering for the want of a room in which to exhibit, and in which to consult these specimens.

The museum is in very much the same condition as when I last reported. This is no doubt largely owing to that condition of the buildings which has greatly incommoded all departments, but it is not entirely so. It became necessary to remove, in great haste, and in my absence, the mineral and corals that were on shelves in a small room on the second floor to make room for changes in the building. They were carried to the geological laboratory in the basement and have there suffered from improper storage and handling, from pilferers who during past summer seem to have had free access to the room, from dust and from breakage. The work that had been put on the collections was rendered useless, as they will all need re-labeling and cataloguing. This brings the collections, except those that have never been removed from the boxes in which they were originally packed, into the chaotic state in which I found them, and in which they will have to remain till some adequate provision be made for their exhibition and preservation.

I would suggest that the whole of the "Old Chapel," now divided by the hall into two larger rooms, be set apart for the Museum, one side to be used for Geology and Mineralogy, and the other for Zoology. There is space for an elevator in the building by which heavy specimens and boxes can be got to the fourth story. The location of the Museum determines in general the location of the class-rooms of the professors who have to consult it. They should not be in different buildings unless necessary, and should be as conveniently accessible, one to the other, as possible. For the time being, while one of these rooms cannot perhaps

be spared, the other of those designated would answer for both departments of the Museum. Into these rooms would have to be put cases properly planned and constructed, with glazed doors, for the reception of specimens, for it is worse than useless to exhibit such specimens on open shelving, where the public is at liberty to enter and examine at will. Until some such provision is made our collection will be of very little use to us. Hoping that the Board of Regents will see the expediency of taking immediate action, this is

Very respectfully submitted,

N. H. WINCHELL,

Curator.

THE
GEOLOGICAL AND NATURAL HISTORY
SURVEY OF MINNESOTA.

THE THIRD ANNUAL REPORT

FOR THE YEAR 1874.

BY N. H. WINCHELL, STATE GEOLOGIST.

SUBMITTED TO THE PRESIDENT OF THE UNIVERSITY DEC. 31, 1874.

SAINT PAUL:
ST. PAUL PRESS COMPANY.
1875.

ADDRESS.

To the President of the University:

The regular work of the Geological and Natural History survey of the State was interrupted during the season of 1874. The condition of the new buildings at the University has been such that no chemical work could be satisfactorily done, and very little has been accomplished. The same cause deranges the geological laboratory and delays the unpacking and examination of specimens. Not a room has been available during the season for opening and unpacking boxes.

At the close of the spring term in the University, the Board of Regents granted the request of Col. Wm. Ludlow, U. S. T. E., and allowed the departure of the State Geologist with the expedition of General G. A. Custer to the Black Hills of Dakota. He was absent during July and August. This again broke in upon plans that had been laid for a vigorous prosecution of the field-work of the State survey. The Regents, however, rightly regarded the exploration and development of the Black Hills of Dakota as largely tributary to the State of Minnesota, while the accessions that would be made to the University Museum were likely to more than repay the expense and time required. The young State of Minnesota also may claim the honor of sending the first geologist through the unexplored interior of the Black Hills, so long involved in mysterious and legendary uncertainty. A report on the geology of the route and of the Black Hills of Dakota is herewith transmitted.* The problems that have long been debated by geologists concerning the relative ages of certain sandstones of the Lower Silurian

* By order of the Board of Regents this report has been transmitted to Col. Wm. Ludlow.

receive some light by the geological examination of the Black Hills, and some of the detailed sections of those rocks, given in the accompanying report, are exceedingly interesting. Every facility, except a sufficiency of time, was placed at my disposal by Gen. G. A. Custer, through Col. Ludlow, for the prosecution of the geological examinations. The expedition, being restricted to sixty days, and with provisions only for that length of time, was compelled to pass over the ground faster than was conducive to a full knowledge of the geology of the region traversed.

After my return from the Black Hills, delayed somewhat by sickness in my family, and by the necessary preliminary work for the accompanying report, I had only time to complete the examination of two counties. I chose Freeborn and Mower, those being next the State of Iowa and within the possible coal area of Minnesota. A local interest had been excited in Freeborn county by the developments of a shaft at Freeborn which was reported to go through several feet of good coal. This region has been thoroughly explored and the full details are contained in the accompanying report on that county. I am greatly obliged to Wm. Morin, Esq., of Albert Lea, for guidance and assistance in the survey of Freeborn county, and to Hon. A. A. Harwood, of Austin, for the same in making the survey of Mower county.

Various parties have submitted to the survey, for analysis, ores from the northern part of the State, and have applied for assistance in exploring those portions of the northern part of the State that are known to afford indications of the precious and useful metals. In some cases these samples of ores have been received and analyses have been procured, through the agency of the survey, by chemists abroad; but it has not been possible to afford any guidance to persons applying for assistance in field exploration. It is exceedingly desirable that the chemical laboratory, now nearly completed, be made available for the work of the survey, as soon as possible.

In the early part of the season, a pamphlet on *Peat for Domestic Fuel*, was prepared, at my request, by Prof. S. F. Peckham, the Chemist of the survey, for general distribution. Several hundred copies have been gratuitously distributed to those citizens of the State interested in the subject of peat fuel, and it was printed in full by the *Farmer's Union*, the principal agricultural newspaper of the State. It was hoped thereby to give the needed information concerning the nature and outward characters of peat, to the

farmers and others living in the treeless districts, that would enable them to discover and to make use of it as a common fuel where it exists, if they should feel so disposed.

During the season of 1873 but very little good peat was found in the counties of Jackson, Cottonwood and Nobles; but in the examination of Freeborn county, during the past season, inexhaustible quantities of the best qualities of fibrous peat were met with. Mower county contains very little.

Very respectfully,

N. H. WINCHELL.

THE UNIVERSITY OF MINNESOTA, }
Minneapolis, Dec. 31, 1874. }

REPORT ON THE GEOLOGY OF FREEBORN COUNTY.

Situation and Area.

Freeborn county borders on the State of Iowa, and is very near the center of the southern boundary line of Minnesota. It has the form of a rectangle, having a length, east and west, of five government towns, and north and south, a width of four, making an area of 720 square miles, or 449,235.63 acres, after deducting the areas covered by water.

Natural Drainage.

With the exception of Freeborn, Hartland, and Charleston townships, the surface drainage is toward the south and southeast. The county embraces the head waters of the Shellrock and Cedar rivers of Iowa, and those of the Cobb river, which joins the Minnesota toward the north. Hence it lies on the watershed between two great drainage slopes. For the same reason none of its streams are large; the Shellrock, where it leaves the State, being its largest. The streams have not much fall, but afford some water-power, which has been improved in the construction of flouring mills. Such are found at Albert Lea and at Twin Lakes. In these cases the body of water confined in the upper lake serves as the water-head and reservoir, the mills being constructed near their outlets. There is also an available water-power at Shellrock village, but its use would cause the flooding of a large body of land adjoining the river.

Surface Features.

The surface of the county, although having no remarkable and sudden changes of level, yet is considerably diversified as a rolling prairie, more or less covered with sparse oaks and oak bushes. The plats of the United States surveyors,

on file in the Register's office at Albert Lea, indicate considerably more area covered with timber, or as "oak openings," when the county was surveyed by them, than is now the case. The following minutes are based on an examination of their plats, and will give a pretty correct idea of the distribution of the oak openings and the prairie tracts throughout the county.

London. The most of this township is prairie, a belt of oak openings and timber entering it from the north, about three miles wide, in the center of the town, and extending to the center, bearing off to the SE, and terminating in sec. 24. The magnetic variation throughout the town was, when surveyed (1854) from $8^{\circ} 20'$ to $10^{\circ} 42'$, the greatest being in sec. 33 and 34.

Oakland. A little more than a half of this township consists of oak openings, an area in the eastern half only being prairie, with a small patch also in sec. 31. Two large sloughs cross the town, one through sections 30, 31 and 32, and the other through sections 4, 5, 8, 7 and 18. Magnetic variation about 9° , varying from $8^{\circ} 12'$ to $10^{\circ} 8'$, in 1854.

Moscow. Nearly the whole of this township is taken up with oak openings and marshes. Turtle creek crosses it from NW. to SE. A large portion of the northern half of the town is a floating marsh, containing a great quantity of peat. Mag. Var. from $9^{\circ} 20'$ to $10^{\circ} 20'$ in 1854.

Newry. There is a small patch of prairie in the northeast part of this town, secs. 1, 12, 13 and 24, and a small area in secs. 20 and 21. There is another in the NW. corner, embracing sections 6 and 7, and parts of 5, 8 and 18. The rest is openings and marsh, particularly of marsh in the SW. corner. Mag. Var. $8^{\circ} 20'$ to $9^{\circ} 40'$, in 1854.

Shellrock. A belt about $1\frac{1}{2}$ miles wide along the west side of this town, accompanying the Shellrock river, constitutes the only openings or timbered portion, the rest being prairie. This district also comprises some marsh, viz., secs. 19 and 31. The first house in the county was built in sec. 33 in this town, in the SW. quarter. Mag. Var. $8^{\circ} 45'$ to $10^{\circ} 15'$ in 1854.

Hayward. A wide belt of prairie occupies about two-thirds of this town, running N. and S. through the center. On the west of this is a rolling tract embracing a portion of Lake Albert Lea and some tributary marshes, while on the east a large marsh covers sections 12 and 14, and portions of 13, 11, 15, 22 and 23. There is also a prairie tract in sec. 1.

Riceland. This township is about equally divided between prairie, openings and marsh, the first being in the south central portion, the second in the northwest and central, bordering on Rice Lake, and the marsh in the northeastern part of the town. Mag. Var. from $8^{\circ} 45'$ to $10^{\circ} 30'$

Geneva. There is but little prairie in this town, the southern portion being comprised in a large marsh which is crossed by Turtle creek, the outlet of Walnut lake. The central portion is occupied by oak openings which also extend to the NW. and W. boundaries. The prairie is in the northern and eastern portions. Mag. Var. $9^{\circ} 10'$ to $10^{\circ} 23'$ in 1854.

Freeman. This township comprises no prairie. It is mostly devoted to oak openings, but a series of marshes, drained by the tributaries of the Shellrock, that cross it toward the SE. take up a considerable area in the central and eastern portions. Mag. Var. 9° to $10^{\circ} 40'$ in 1854, the greatest being in sec. 31.

Albert Lea. This township is nearly all taken up with oak openings, but a few small marshes, trending NW. and SE., are found in different portions. There is also a small patch of prairie in sec. 6, and another in the SE. corner of the county. The western arm of Albert Lea lake, through which the Shellrock river runs, is in the central and eastern part of this town, and adds greatly to the variety and beauty of its natural scenery. Pickerel lake is also partly in this township. Mag. Var. $8^{\circ} 46'$ to $10^{\circ} 08'$ in 1854.

Bancroft. A little more than one-fourth of this township is prairie, situated in the center and southwestern portions. The rest of the town is covered with oak openings. The source of the Shellrock is in the NW. part of this town. Mag. Var. $8^{\circ} 50'$ to $10^{\circ} 15'$ in 1854.

Bath. An area of openings comprising about half of this town in the central and eastern portion, is nearly surrounded by a belt of prairie. Small marshes are scattered through the town. Mag. Var. $8^{\circ} 45'$ to $10^{\circ} 35'$ in 1854.

Nunda. This town is also mostly openings but an area of prairie occurs in secs. 4, 5, 9 and 3, and another lies southwest of Bear lake. Considerable marsh land is embraced within the area of openings. Mag. Var. in 1854 $10^{\circ} 5'$ to $12^{\circ} 15'$, the latter in sec. 31.

Pickerel. The west half of this township is prairie, and the eastern is devoted to openings with lakes and marshes. Mag. Var. $9^{\circ} 45'$ to $11^{\circ} 50'$ in 1854.

Manchester. About one half of this town is prairie, the

remainder being oak openings. The prairie lies in the north-western and southern portions. Small marshes occur both in the prairie and openings. Mag. Var. 10° to $12^{\circ} 15'$ in 1854.

Hartland. This town is almost entirely composed of prairie, the only timber being about Mule lake, and in the southern portions of secs. 34, 35 and 36. There is not much marsh in the town. Mag. Var. $9^{\circ} 45'$ to $12^{\circ} 25'$, (1854).

Mansfield. This town is nearly all prairie, a small patch of oak openings occurring in secs. 3, 10 and 15. The NW. part of the township is rolling and the SE. is level and wet with marshes. Mag. Var. $11^{\circ} 30'$ to $13^{\circ} 40'$, (1858).

Alden. This town is all prairie, with scattered small marshes. Mag. var. $11^{\circ} 27'$ to $13^{\circ} 15'$ (1854.)

Charleston. This town is all prairie, except a narrow belt of sparse timber about Freeborn lake. Long narrow marshes spread irregularly over the central and eastern portions of the town. In the SE. quarter of sec. 36 there is also a small area of sparse timber. Mag. Var. $11^{\circ} 13'$ to 13° (1854.)

Freeborn. In this town there is a little sparse timber about the north ends of Freeborn and Spicer lakes, and a little adjoining Spicer lake on the east. There are also some openings in sec. 26, where the arms of the marsh protect the timber from the prairie fires. The rest is of prairie with spreading marshes. Mag. var. (1854) $11^{\circ} 55'$ to $12^{\circ} 50'$.

North and west of Albert Lea is a very broken and rolling surface of sparse timber. This tract consists of bold hills and deep valleys wrought in the common drift of the country. On some of these hills are granitic boulders, but the country generally does not show many boulders. The drift is generally, in this broken tract, a gravelly clay. In some of the street-cuts for grading, a gravel is found, containing a good deal of limestone.

A great many of the marshes of the county are surrounded with tracts of oak openings, a fact which indicates that the marshes serve as barriers to the prairie fires. Such marshes are really filled with water, and quake with a heavy peat deposit on being trod on. They are very different from those of counties further west, as in Nobles county, which, in the summer, are apt to become dried, and are annually clothed with a growth of coarse grass, which feeds the fires that pass over the country in the fall. As a gene-

ral rule, but little or no grass grows on a good peat marsh.

The contour of the surface of the county is further exemplified by the following elevations obtained from lines run by railroad surveys. They were furnished by Wm. Morin, Esq., of Albert Lea :

Elevations taken from a Preliminary Survey made in July, 1870, through Freeborn county, Minn., by Wm. Morin :

Commencing on the State line (south), 930 feet east of the $\frac{1}{4}$ stake, on south side of section 32, T. 101, R. 20; thence north to Shellrock City, on sec. 6, T. 101, R. 20; thence N. 40° W. to Albert Lea, on sec. 8, T. 102, R. 21; thence N. 40° E. to Geneva, on sec. 7, T. 104, R. 20; and thence N. to the Steele county line.

	Above Ocean.
	<i>Feet.</i>
Station No. 1—At point 930 feet E. of $\frac{1}{4}$ stake, on sec. 32, T. 101, 20.	1,232
“ “ 100.....	1,241
“ “ 190	1,219
“ “ 199-10—Water in Shellrock river, east bank.....	1,217
“ “ 200-80— “ “ “ west bank.....	1,217
“ “ 202	1,232
“ “ 800—Shellrock City (Town Plat).....	1,241
“ “ 494—Summit between Shellrock and Albert Lea..	1,338
“ “ 654—Albert Lea (Town Plat).....	1,263
“ “ Lake Albert Lea.....	1,221
“ “ 1064—Summit at Clark’s Grove.....	1,384
“ “ Geneva Lake (or Walnut Lake).....	1,234
“ “ 1830—At Steele county line, sec. 5, T. 104, 20.....	1,226

Elevations obtained from O. D. Brown, Esq., Engineer on S. M. R. R. :

	Above the Ocean.
	<i>Feet.</i>
Milwaukee and St. Paul R. R.—Top of rail at Ramsey.....	1,238
Water in Turtle Creek—4 miles west of “	1,204
Oakland Station—6 miles “ “	1,286
Big Marsh—12 miles “ “	1,265
Lake Albert Lea—20 miles “ “	1,221
Grade at Albert Lea depot.....	1,240
Jenning’s Summit—5 miles west of Albert Lea.....	1,842
Grade at Alden Station —10 $\frac{1}{2}$ miles west of Albert Lea.....	1,281
“ “ Wells “ 20 “ “ “	1,171

The county thus appears to contain some of the highest land in the State. Some of the counties further west, particularly Nobles, and Mower county on the east, rise from one to two hundred feet higher. There is also a high and rolling tract in the north central portion of the State, covering Otter Tail county, which rises to about the same level, as shown by railroad profiles. The greater portion of the State, however, lies several hundred feet lower than Freeborn county.

Soil and Timber.

Throughout the county the soil depends on the nature of the drift combined with the various modifying local circumstances. There is nothing in the county that can properly be designated a "*limestone soil*," or a "*sandstone soil*." The materials of which it is composed have been transported perhaps several hundred miles, and are so abundantly and universally spread over the underlying rock that they receive no influence from it. The subsoil is a gravelly clay, and in much of the county that also constitutes the surface soil. In low ground this of course is disguised by a wash from the higher ground, causing sometimes a loam and sometimes a tough, fine clay; the latter particularly in those tracts that are subject to inundation by standing water. On an undulating prairie, with a close clay, or clayey subsoil, such low spots are apt to have a black, rich loam or clayey loam, the color being derived from the annual prairie fires that leave charred grass and other vegetation to mingle with the soil. The same takes place on wide tracts of flat prairie. In these there may be but rarely a stone of any kind—indeed that is usually the case—but below the immediate surface, a foot or eighteen inches, a gravelly clay is always met with. This at first doubtless formed the soil, the disintegrating forces of frost, rain and wind, combined with the calcining effects of the prairie fires, having reduced the stones and gravel to powder, leaving a finely pulverized substance for a surface soil. In a rolling tract of country, while the low ground is being filled slowly with the wash from the hills, and furnished with a fine surface soil, the hills are left covered with a coarse and stony surface soil. For that reason a great many boulders are sometimes seen on the tops of drift knolls. Along streams, and about the shores of lakes, the action of the water has carried away the clay of the soil and often eaten into the original drift, letting the stones and boulders tumble down to the bottom of the bank, where they are often very numerous. Along streams they are sometimes again covered with alluvium,—indeed are apt to be—but along the shores of lakes they are kept near the beach line by the action of winter ice. After a lapse of time sufficient, the banks themselves become rounded off, and finally turfed over or covered with trees. These lakes sometimes extend their limits laterally, but slowly become shallower.

This county is furnished with a number of very beautiful

lakes. These are generally in the midst of a rolling country, and some of their banks are high.

In the survey of the county the following species of trees and shrubs are noticed growing native :

Burr Oak. *Quercus macrocarpa*. Michx.
 Red Oak. *Quercus rubra*. L. (This species is not satisfactorily identified.)
 Aspen. *Populus tremuloides*. Michx.
 Elm. *Ulmus Americana* (*Pl. Clayt.*) Willd.
 Black Cherry. *Prunus serotina*. Ehr.
 American Crab. *Pyrus coronaria*. L.
 Bitternut. *Carya amara*. Nutt.
 Black Walnut. *Juglans nigra*. L.
 Wild Plum. *Prunus Americana*. Marsh.
 White Ash. *Fraxinus Americana*. L.
 Butternut. *Juglans cinerea*. L.
 Hazlenut. *Corylus Americana*. Walt.
 Frost Grape. *Vitis cordifolia*. Michx.
 Bittersweet. *Celastrus scandens*. L.
 Smooth Sumach. *Rhus glabra*. L.
 Red Raspberry. *Rubus strigosus*. Michx.
 Rose. *Rosa blanda*. Att.
 Wolfberry. *Symphoricarpus occidentalis*. R. Br.
 Bass. *Tilia Americana*. L.
 Prickly Ash. *Zanthoxylum Americanum*. Mill.
 Cornel. (Different species.)
 Willow. (Different species.)
 Gooseberry (prickly). *Ribes cynosbati*. L.
 Thorn. *Crataegus coccinea*. L.
 Hackberry. *Celtis occidentalis*. L.
 Sugar Maple. *Acer saccharinum*. Wang.
 Cottonwood. *Populus monilifera*. Ait.
 Soft Maple. *Acer rubrum*. L.
 Cockspur Thorn. *Crataegus Crus-galli*. L.
 Slippery Elm. *Ulmus fulva*. Michx.
 Black Ash. *Fraxinus sambucifolia*. Lam.
 High-bush Cranberry. *Viburnum Opulus*. L.
 Choke Cherry. *Prunus Virginiana*. L.
 Shagbark Hickory. *Carya alba*. Nutt. (On M. L. Bullis' land, in Moscow township, near the county line.—A. A. Harwood.)

Besides the foregoing, the following list embraces trees that are frequently seen in cultivation in Freeborn county :

Spruce.
 Red Cedar. *Juniperus Virginiana*. L.
 Mountain Ash. *Pyrus Americana*. D. O.
 Balsam Poplar. *Populus balsamifera*. L. *Var. candicans*.
 Lombardy Poplar. *Populus dilatata*. Ait.
 Locust. *Robinia Pseudacacia*. L. [The Locust dies out in Freeborn county.]
 Hackmatack. *Larix Americana*. Michx.
 Arbor Vitae. *Thuja occidentalis*. L.

The Geological Structure.

There is not a natural exposure of the underlying rock in Freeborn county. Hence the details of its geological structure are wholly unknown. It is only by an examination of outcrops in Mower county and in the adjoining counties of Iowa, together with a knowledge of the general geology of that portion of the State, that anything can be known of the geology of Freeborn county. In the absence of actual outcrops of rock within the county, there are still some evidences of the character of the rock that underlies the county, in the nature and position of the drift materials. There is, besides, a shaft that has struck the Cretaceous in the north-western portion of the county, in exploration for coal.

Although the drift is heavy it lies in such positions that it shows some changes in the surface of the bed rock. It is a principle pretty well established that any sudden great alteration in the rock from hardness to softness, as from a heavy limestone layer to a layer of erodible shales, or from shales to more enduring sandstone, each stratum having a considerable thickness, is expressed on the drift by changes from a rough and rolling, more or less stony surface to a flat and nearly smooth surface, or *vice versa*. It sometimes happens that the non-outcropping line of superposition of one important formation with another, either above or below, can be traced across a wide tract of drift covered country by following up a series of gravel knolls or ridges that accompany it, or by some similar feature of the topography. Again, the unusual frequency of any kind of rock in the drift at a certain place, especially if it be one not capable of bearing long transportation, is pretty good evidence of the proximity of the parent rock to that locality.

Applying these principles to Freeborn county, we find throughout the county a great many boulders of a hard, white, compact magnesian limestone, that have been extensively burned for quicklime. These attracted the attention of the early settlers, and before the construction of the Southern Minnesota railroad supplied all the lime used in the county. Although these boulders are capable of being transported a great distance, their great abundance points to the existence of the source of supply in the underlying bed-rock. In the drift also are frequently found pieces of lignite, or Cretaceous coal, which cannot be far transported by glacier agencies. This also indicates the existence of the Cretaceous lignites in Freeborn county. In regard to changes

in the character of the natural surface, we seen a evenly flat and prairie surface in the western tier of towns, and in the southeastern part of the county, and a hilly and gravelly tract of irregular shape in the central portion. There are two ridges or divides, formed superficially of drift, that occur in the central part of the county, one north of Albert Lea, and the other south of it, separated about eleven miles, as shown by a series of elevations from a preliminary R. R. survey by Mr. Wm. Morin, already mentioned. What may be their direction at points further removed from Albert Lea it is not possible to state with certainty, but on one side they seem to trend toward the NW. Indeed there seems to be an NW. and SE. trend to the surface features of Freeborn county generally. Such rough surfaces, and especially the ridges of drift, are more stony and gravelly than the flat portions of the county. They mark the location of great inequalities in the upper surface of the underlying rock, the exact nature of which cannot be known.

In addition to these general indications of the character of the rock of the county, the shaft sunk for coal at Freeborn, reveals the presence of the Cretaceous in that portion of the county, and examinations of the nearest exposures in the neighboring county of Iowa, disclose the Hamilton limestone of the Devonian age. This limestone is exactly like that found so abundantly in the form of boulders in Freeborn county. As the general direction of the drift forces was towards the south, and as the strike of the Hamilton in Iowa, according to Dr. C. A. White (see his map of the geology of Iowa, Final Report, 1870) is toward the N. W., there is abundant reason for concluding that that formation also extends under Freeborn county. The preliminary geological map of the State of Minnesota, published in 1872, indicates Freeborn county almost entirely underlain by the Devonian, the only exception being in the northwestern corner. How much further toward the N. W. these limestone boulders can be traced with equal abundance, the explorations of the survey have not yet revealed. The Devonian does not certainly cross the Minnesota river. Yet in McLeod county, which lies in the line of strike of the Devonian of Iowa and Freeborn county toward the N. W., on the opposite side of the Minnesota river, the same limestone boulders are very abundant, some being so large as to have been reputed rock *in situ*, and quarried as such till exhausted. The northwestern corner of Freeborn county has been regarded as underlain by a limestone of the age of the Nia-

gara, belonging to the Upper Silurian, that formation in the Northwest coming directly below the limestones of the Devonian. That may be correct; but it is certain that there is in the neighborhood of Freeborn an area of the Cretaceous, which must, in that case, overlies the Silurian limestones. This Cretaceous area is believed to extend north and south across the west end of the county, and to be roughly coincident with the flat and prairie portion in the western part of the county, in which case it also overlaps the Devonian.

Explorations for Coal.

In common with many other places in southern Minnesota, Freeborn township, in the northwestern corner of this county, has furnished, from the drift, pieces of Cretaceous lignite that resemble coal. These have, in a number of instances, incited ardent expectations of coal, and led to the outlay of money in explorations. Such pieces are taken out in digging wells. The opinion seems to grow, in a community where such fragments are found, that coal of the Carboniferous age exists in the rocks below. In sinking a drill for an artesian well, at Freeborn village, very general attention was directed to the reported occurrence of this coal in a regular bed, in connection with a "slate rock." This locality was carefully examined, and all the information was gathered bearing on the subject that could be found. The record of the first well drilled is given below, as reported by the gentleman who did the work:

1.	Soil and subsoil, clay.....	15 feet.
2.	Blue clay.....	85 feet.
3.	"Conglomerated rock," (had to drill).....	2 inches.
4.	Sand with water.....	5 feet.
5.	Fine clay, tough, hard to drill, with gravel and limestone pebbles.....	60 feet.
6.	Sand with water.....	4 inches.
7.	"Slate rock," } Probably Cretaceous. {	7 feet
8.	"Coal,"..... }	5 feet 4 inches.
Total depth.....		122 feet

This indication of coal induced the drilling of another well, situated 100 feet distant, toward the N.E. In this the record was as follows, given by the same authority:

1.	Soil and subsoil, clay	15 feet.
2.	Blue clay.....	88 feet.
3.	"Conglomerated rock".....	2 inches.
4.	Sand with water, and pieces of coal.....	12 feet.
Total depth.....		60 feet 2 inches.

When the drill here reached the "conglomerated rock," it was supposed to have reached the "slate rock," No. 7 of the previous section. The amount of coal in the sand of No. 4 was also enough to cause it to be taken for No. 8 of the previous section. Hence the boring was stopped; and having thus demonstrated the existence of a coal-bed, to the satisfaction of the proprietors, the enterprise was pushed further in the sinking of a shaft. In sinking this shaft water troubled the workmen so that at 35 feet it had to be abandoned.

Three-quarters of a mile north of these drills a shaft was sunk 57 feet, but not finding the coal as expected, according to the developments of the last section above given, the explorers stopped here. In this shaft the overseer reports the same strata passed through in the drift as met with in the first well drilled, but the so called "conglomerated rock" was met at a depth of 45 feet. The sand below the "conglomerated rock" here held no water, but was full of fine pieces of coal. Before sinking the shaft at this place a drill was made to test the strata. These being found "all right" the shaft was begun. In that drill gas was first met. It rose up in the drill hole, and being ignited it flamed up 8 or 10 feet with a roaring sound. The shaft was so near the drill hole that it drew off the gas gradually, allowing the intermixture of more air, thus preventing rapid burning. From this place the exploration was redirected to the first situation, where another shaft was begun. This was in search for the "lower rock," so called, or the "slate rock" supposed to overlie the "coal." Here they went through the same materials, shutting off the water in the five foot sand-bed, and 60 feet of fine clay, when water rose so copiously from the second sand-bed (No. 6 of the first section given) as to compel a cessation of the work. In this shaft were found small pieces of the same coal, all the way. These pieces had sharp corners and fresh surfaces. The total depth here was 106 feet, and the water seems to have been impregnated with the same gas as that which rose in the drill at the point three-fourths of a mile distant. Such water is also found in the well at the hotel in Freeborn. With sugar of lead it does not present the reactions for sulphuretted hydrogen, and the gas is presumed to be carburetted hydrogen.

This account of explorations for coal is but a repetition of what has taken place in numerous instances in Minnesota. The Cretaceous lignites have deceived a great many, and

considerable expense has been needlessly incurred in fruitless search for good coal. In the early discovery of these lignites some exploration and experimentation within the limits of the State were justifiable, but after the tests that have already been made it can pretty confidently be stated that *these lignites are at present of no known economical value.* This, not in ignorance of the fact that they will burn, or that they contain, in some proportion, all the valuable ingredients that characterize coal and carbonaceous shales, but in the light of the competing prices of other fuels, the cost of mining them, and the comparative inferiority of the lignites themselves. If they were situated in Greenland they would probably be pretty thoroughly explored, and extensively mined, and even there they would have a powerful competitor in the oil there in use.*

The Drift.

This deposit covers the entire county and conceals the rock from sight. It consists of the usual ingredients, but varies with the general character of the surface. In rolling tracts it is very stony and has much more gravel. In flat tracts it is clayey. It everywhere contains a great many boulders, and these are shown abundantly along the beaches of the numerous lakes of the county. The frequency of limestone boulders, and their significance, have already been mentioned. Thousands of bushels of lime have been made from such loose boulder masses, mainly gathered about the shores of the lakes.

In general the drift of Freeborn county consists of a glacier hardpan, or unmodified drift. Yet in some places the upper portion is of gravel and sand that show all the effects of running water in violent currents. The beds here are oblique, and subject to sudden transitions from one material to another. At Albert Lea the following section was observed. It occurs just west of the center of town. It covers eight feet perpendicular, and eight feet E. and W.

* See the second annual report, pp. 187 and 201.

Section in the Drift at Albert Lea.

5

Explanation.

- | | |
|---|------------|
| 1. Earth and soil, gravelly below..... | 20 inches. |
| 2. Gravel, unstratified, with considerable limestone..... | 6 inches. |
| 3. Stratified gravel..... | 18 inches. |
| 4. Regular strata of coarse gravel..... | 2 feet. |
| 5. Unstratified..... | |
| 6. Fine sand, seen..... | 2 feet. |

In a gravel bank at Albert Lea, according to Mr. William Morin, the jawbone of a mastodon was found, a number of years ago. It was sent to St. Paul, and is supposed to be preserved.

The average thickness of the drift in Freeborn county would not vary much probably from 100 feet.

In the survey of the county considerable attention was paid to the phenomena of common wells, with a view to learn the nature and thickness of this deposit, and the following list is the result of notes made :

Wells of Freeborn County.

Good water is generally found throughout the county, in the drift, at depths less than 80 feet ; but some deep wells that occur within the Cretaceous belt, in the western part of the county, are spoiled by carburetted hydrogen. This must rise from carbonaceous shales in the Cretaceous, and indicates the extent of that formation. Much of the information contained in the following tabulated list of wells was obtained of W. A. Higgins, well borer, of Albert Lea :

Owner's Name.	Location.	Depth. Feet.	Kind of Water.	Remarks.
W. P. Sargent.	Sec. 29, Albert Lea.	28	Good.	One-half bus. of coal at 26 feet.
Geo. Stevens.....	Freeborn.	47	Carburetted	Pieces of coal in the blue clay,
T. A. Southwick...	"	46	Soft.	44 ft. of water. [26 ft. water.
Ezra Stearns.	½ m. w. of Freeb'n.	30	Good.	Found pieces of coal.
Ezra Stearns.....	"	42	"	" " "
James Hanson.....	1 m. nw. of Freeb'n.	50	Carburetted	" " "
F. D. Drake.....	Sec. 13, Freeborn.	90	"	Water stands 5 ft. from the tp.
O. U. Wescott.....	Byron, Waseca.	94	Soft.	[and gravel.
L. C. Taylor.....	6 ms. nw. Freeborn.	96	Good.	Artesian: at first br'ging stones
Geo. Snyder, Jr....	2 ms. nw. Freeborn.	61	Carburetted	" " "
A. M. Trigg.....	Alden.	37	"	Found pieces of coal in clay.
H. M. Foot.....	"	50	Good.	" " "
John Melender....	"	50	"	" " "
L. C. Taylor.....	6 ms. nw. Freeb'n.	96	Carburetted	Artesian,
Wm. Comstock....	3 ms. ne. Alden.	48	"	Nearly artesian.
Chas. Ayers.....	Nw. cor. Freeb'n.	125	"	Bore for coal.
John Ayers.....	Trenton.	142	"	" " lost tools.
T. A. Southwick...	Freeborn.	85	Carburetted	Blue clay--water in sand and
J. F. Jones.....	Geneva	20	Good.	Water in quicksand. [gravel.
Nelson Kengaley..	"	19	Soft.	Water in quicksand.
John Farrell.....	"	19	"	" " "
A. Chamberlain....	"	12	"	" " "
D. G. Parker	Albert Lea.	72	Good.	Struck gravel below the blue
Dr. C. W. Ballard..	"	38	"	In gravel. [clay.
James Barker.....	"	52	"	Small bed of gravel in blue clay.
C. W. Levins.....	"	25	"	In gravel.
H. Rowell.....	"	72	"	In gravel below the blue clay.
W. W. Cargill.....	"	86	Not good.	St'k bl'k clay, no sticks nor grit
Chas. Ostrom.....	"	30	Good.	In very fine blue sandy clay.
Lewis Gaul.....	"	28	"	"Yellow clay" all the way.
H. Rowell.....	"	72	"	Yel. and blue clay, then gravel.
Col. S. A. Hatch...	Sec. 4, Albert Lea.	42	"	Gravel and sand, water in q'ck-
Ole Knutson.....	Albert Lea.	34	"	" " " [sand.
W. W. Cargill.....	Sec. 28, Albert Lea.	28	"	Water in gravel. [on rock.
Geo. Topon.....	Sec. 29, "	65	No water.	Gravelly clay, fine sandy clay,
And. Palmer.....	" "	28	Good.	Water in green sand.
Dr. A. C. Wedge...	Sec. 8, "	28	"	" " "
W. U. Lincoln... ..	Albert Lea.	32	"	Gravel and sand, then q'ksand.
Frank Hall.....	"	65	"	" " "
Town well.....	Alden.	44	"	In gravel.
A. W. Johnson	Albert Lea.	80	Not good.	Drift clay, water in gravel.
Rev. G. W. Prescott	"	80	"	"Tastes like kerosene."
Town well.....	Twin Lake	75	"	Clay only.
	Alden.	40	"	"
A. Palmer, Jr.	Sec. 29, Albert Lea.	80	"	Lump of coal at 27 feet.

In some wells at Albert Lea a muck is struck, and such wells afford a water that is unfit for use. This muck is reported to contain sticks, and is about 38 or 40 feet below the surface. It may indicate a former bed of the river, or an interglacial marsh, as Mr. James Geikie has explained in Scotland. (See "The Great Ice-Age.") It is by some called *slush*, and seems not to uniformly hold sticks and leaves, but to be rather a fine sand of a dark color. The well-diggers call it quicksand. This indicates that it is either a bed of Cretaceous black clay, arenaceous, or Cretaceous debris. Dr. Wedge, of Albert Lea, thinks the site of the city was once covered by a lake, and that this *slush* was its sediment; and that the overlying gravel, which is about 38 feet thick, has since been thrown on to it by a later force, perhaps by currents. There is no doubt that the overlying

gravel was thus deposited, those currents being derived from the ice of a retiring glacier.

Wells at Geneva are generally not over 20 feet in depth. They also pass through a gravel that overlies a quicksand. This village is situated with reference to Geneva lake as Albert Lea is with reference to Albert Lea lake, both being at the northern extremities of those lakes. The phenomena of wells at the two places are noticeably similar, and in the same way different from the usual phenomena of wells throughout the county.

At Albert Lea.

Gravel, about 80 feet.

Quicksand, with water, sometimes black and mucky.

At Geneva.

Gravel, 12 to 15 feet.

Quicksand with water.

It would seem that the history of the drift at Albert Lea was repeated at Geneva. These villages being both situated at the northern end of lake basins, are probably located where preglacial lakes existed. On all sides, both about Albert Lea and Geneva, the usual drift clay, hard and blue, is met in wells, and has a thickness of about 100 feet.

Material Resources.

In addition to the soil, Freeborn county has very little to depend on as a source of material prosperity. As already stated, there is not a single exposure of the bed-rock in the county. All building stone and quicklime have to be imported. The former comes by the Southern Minnesota R. R. from Lanesboro and Fountain, in Fillmore county, though it is very likely that the Shakopee stone from Mankato will also soon be introduced. The latter comes from Iowa, largely, (Mason City and Mitchell), and from the kilns at Mankato and Shakopee. Some building stone is also introduced into the eastern part of the county from the Cretaceous quarries at Austin.

Lime.—At Twin Lake three or four thousand bushels of lime have been burned by Mr. Cartor from boulders picked up round the lake shores. This lime sold for 75 cents per bushel. It was a very fine lime, and purely white. The construction

of the railroad put a stop to his profits, as the Shakopee lime could then be introduced and sold cheaper. The boulders burned were almost entirely of the same kind as those that are so numerous in McLeod county. They are fine, close-grained, nearly white, on old weathered surfaces, and of a dirty cream color on the fractured surfaces. They very rarely show a little granular or rougher texture, like a magnesian limestone, though this grain is intermixed with the closer grain. They hold but few fossils. There are a few impressions of shells, and by some effort a globular mass of a coarse Favositoid coral was obtained.

Besides the above, which are distinguished as "white limestone," there are also a few bluish-green limestone boulders. One of these, which now lies near Twin Lake, is about 7 feet long, by 5 or 6 feet broad, its thickness being at least $2\frac{1}{2}$ feet. It has been blasted into smaller pieces for making quicklime, but nearly all of it yet lies in its old bed, the fragments being too large to be moved. This stone is also very close-grained. It is heavier than the other and more evidently crystalline. It holds small particles of pyrites. It is not porous, nor apparently bedded. On its outer surface it looks like a weathered diorite, and it would be taken, at a glance, for a boulder of that kind. It is said to make a very fine lime. Several hundred bushels of lime were formerly burned at Geneva.

Brick.—At Albert Lea the following persons make brick: George Boughton, Wm. Cook, (G. C. Dillingham,) Hubbell Manly, (one and a half miles N. of Albert Lea; has made none in four years.) These all make what is known as "slop brick," i. e., they handle and dry them after mixing in water, without the use of sand. The latter method (with sand) is much quicker and pleasanter, but in the use of the brick there is not much choice between the methods. At Boughton's the brick are red. The clay used, which is about five feet below the surface, is fine and of a yellowish ashy color. It is underlain by gravel. The clay itself locally passes into a sand that looks like "the bluff." At other places it is a common, fine clay-loam, with a few gravel-stones. There is but little deleterious to the brick in the clay, although some of the brick are, on fractured surfaces, somewhat spotted with poor mixing, and with masses of what appears like concretions. The clay itself is apparently massive, but it is really indistinctly bedded, rarely showing a horizontal or oblique, thin layer of yellow sand. Mr. Boughton sells brick at ten or twelve dollars per thousand.

His yard has only been running the past summer, but has turned out 200,000. They have been used in Albert Lea, and by the farmers around. Oak wood costs from five to six dollars per cord.

The yard of Mr. Cook also furnishes red brick. He uses the same stratum of fine clay overlain by the same yellowish sandy clay or loam. The clay here shows to better advantage and is plainly bedded. It contains sticks, the largest observed being a little over half an inch in diameter. These sticks are plainly endogenous in cellular structure, but have a bark. They are not oxydized so as to be brittle, but are flexible still, with small branches like rootlets hanging to them. It is uncertain whether they belong to the deposit, or are the roots of vegetation that grew on the surface since the drift. There are no boulders of any size in the drift just here; but a few granitoid gravel-stones. The aspect generally indicates that this clay has a local character largely, but no outcropping beds can be found in the neighborhood. Mr. Cook has made this year (1874) 250,000 brick. The yard has been running five years. Brick here sell for \$1.30 per hundred as they come from the kiln, or \$10.25 per thousand. Hard brick from the arch sell at \$1.50 per hundred. The brick here seem to show a little more lime, but they are well made and well burned.

Brick was formerly made at Geneva, and at a point about $2\frac{1}{2}$ miles east of that place. At Geneva the clay was taken from the bank of Allen creek, about 18 inches below the surface. It was a drift clay, with small pebbles. That used $2\frac{1}{2}$ miles east of Geneva was of the same kind. In both places sand had to be mixed with the clay. About Geneva sand is abundant, taken from the gravel and sand knolls, and from the banks of the creek.

Peat.—In Freeborn county there is an abundance of peat. The most of the marshes, of which some are large, are peat-bearing. In this respect the county differs very remarkably from those in the western portion of the same tier of counties which were specially examined for peat, in the season of 1873, and which, being entirely destitute of native trees, are most in need of peat for domestic fuel.

The peat of the county is generally formed entirely of herbaceous plants, though the marshes are often in the midst of oak-openings. The peat-moss constitutes by far the larger portion. There is no observed difference in peat-producing qualities between the marshes of the prairie districts and those of the more rolling woodland tracts of the county.

At Alden village, in the midst of the open prairie, the peat of a large marsh rose to the surface and floated, when, for certain purposes, the marsh was flooded. The water now stands ten feet deep below the floating peat, which is about three feet thick.

At Freeborn peat is now being taken out on John Scovill's land. Here it is eight feet thick, two rods from the edge, and it is probably much thicker toward the center of the marsh. That below the surface of the water now standing in the drain is too pulpy to shovel out; and after being dipped out and dried on boards, it is cut into blocks and hauled to town. That above the water is more fibrous, and can be taken out with a spade in convenient blocks. Yet the level of the water varies, and that datum is not constant. It appears as if there were here a stratum of more fibrous peat that separates from the lower, about 20 inches thick, and floats above it at certain times. In the peat at this place a sound Elk horn was taken out at the depth of 6 feet.

There is a large peat marsh in sec. 11, Hayward, owned by non-residents.

REPORT ON THE GEOLOGY OF MOWER COUNTY.

Situation and Area.

This county borders on the State of Iowa. It is bounded west by Freeborn county, north by Dodge and Olmsted, and east by Fillmore. It has Mitchell county on the south, in Iowa. Its shape is very nearly that of a rectangle, (5 towns east and west, and 4 towns north and south), but it lacks the northern line of sections in the northeast, across two towns. These sections were set off to Olmsted county when Austin was made the county seat. It has, therefore, about 708 square miles, or more exactly, 455,204.81 acres, according to the records of the State land office.

Natural Drainage.

The Cedar river crosses this county from north to south, through the western line of towns, its point of exit being exactly south from its point of entrance. Its chief tributaries from the east are Dobbin's creek, Rose creek, Otter creek and Robert's creek. From the west it receives Orchard creek and Turtle creek. Thus the whole of the western half of the county is drained into the Mississippi, through Iowa. The southeastern portion, also, is drained toward the south, through the sources of the Little Cedar, the Wapsipinicon and the Upper Iowa rivers. The northeastern portion of the county is drained by the head waters of the Root river toward the north and east. This river flows eastward through Fillmore and Houston counties, into the Mississippi near La Crosse. The divide between streams running north and those running south crosses Mower county from SE. to NW. nearly through the center, and

includes some of the highest land in that portion of the State. The highest point in the county, on the Southern Minnesota R. R., is in Sec. 13, T. 103, R. 16 W., and that is 738 feet above Mississippi at Grand Crossing, or 1352 feet above tide water.

These streams are all small, and some of them become nearly dry during the summer. Some of them furnish water power at a number of places. This has been improved on the Upper Iowa at Le Roy, and on the Cedar at Ramsey, Austin, and at several places below Austin, in the construction of flouring mills.

Surface Features.

The county is distinctively one of prairie, yet has a considerable timber along the streams. This is particularly the case along the Upper Iowa in the southeastern part of the county, along the eastern tributaries of the Root in Frankford, and along the Cedar crossing the whole width of the county. There is also an important tract of timber in Nevada township. The highest portions of the county are entirely destitute of trees. They consist of a wide expanse of undulating prairie. The southern towns of Lyle, Nevada and Adams may be characterized as flat. The same is true of the most of the supposed Cretaceous area. The summit of the principal NW. and SE. watershed is formed by the Lower Devonian, with the strike of which it substantially corresponds. Toward the east from this summit the valleys of the streams running in that direction have been deeply cut out, yet not revealing any rock. They are wide, and their natural scenery is often very fine, as the view of the low expanse, wooded more or less, first appears before the traveler. The western portion of the county is considerably below the central and eastern. This is owing to the valley of the Cedar, the effect of which is felt over a wide belt, in depressing the general level. The following points of elevation above the ocean are derived from the profile of the Southern Minnesota R. R. by O. D. Brown, Engineer :

Grand Meadow, (Sec. 14, T. 103, R. 15).....	1325 feet.
Sec. 13, T. 103, R. 16.....	1402 feet.
Ramsey, (Grade of the Milwaukee & St. Paul R. R.).....	1288 feet.*
Hayward	1240 feet.

* In the report for 1872 this crossing is given at 593 feet above the Miss. R. at La Crosse, the datum line of the S. M. R. R. on the authority of Chief Engineer H. W. Holley. Adding 614 feet makes 1207 feet for its height above the ocean.

The following were derived from the Milwaukee and St. Paul R. R. through ——— Angst, Chief Engineer :

Madison.....	1127 feet.
Ramsey.....	1098 feet.
Lyle.....	1075 feet.

The following minutes, touching the surface features, are based on an examination of the township plats of the government surveyors, on record in the land office. The county was surveyed in 1853. There is not a lake of any importance in the county, and but few marshes.

Le Roy. (101,14)—East half.

The Upper Iowa river crosses diagonally the southern portion of this town, and introduces a belt of undulating and more or less timbered land, about two miles in width. Some of the thickets are very dense, but generally the timber is scattering. The remainder of the town is prairie, with a large slough covering portions of secs. 5 and 8. There is a "second bottoms" noted in sec. 18, and John Priest's house in sec. 36. Magnetic Variation $9^{\circ} 12'$ to 10° .

Bennington. (102,14.)

In the center of this town is one of the sources of the Root river, a y-shaped slough, with an outlet toward the east. The whole town is prairie. Mag. Var. $8^{\circ} 15'$ to $12^{\circ} 30'$, the former in sec. 6, the latter in sec. 3.

Frankford. (103,14.)

This town is about equally divided between prairie and openings, the former being the SW. portion and the latter the NE. portion. The timber is generally small, and often scattering. There is a marsh in sec. 9, and settlement was begun in NE. corner of sec. 1. Mr. L. Patchin, of Frankford, was one of the first settlers. Mag. Var. 7° (in sec. 7) to $12^{\circ} 15'$ (in sec. 36.)

Racine. (104,14.)

There is a belt of openings, and undulating land along the southern line of this town, caused by the tributaries of the Root river, and other areas of sparse timber and brush in

secs. 10, 8 and 7, but the greater portion is of prairie. It contains but little marsh. Var. $6^{\circ} 57'$ to $11^{\circ} 15'$. Mr. J. McQuillan was the earliest settler in Racine. The same year Mr. L. Patchin settled at Frankford and laid out the village.

Le Roy. (101,15)—West half.

This town consists almost entirely of prairie. The Upper Iowa river in the eastern portion introduces some diversity of surface, and some timber. There is also a small area of similar land in the NW. corner of the town. The headwaters of the Wapsipinicon are in sec. 32, and drain a long, narrow marsh, that extends two miles further north. The most of this town is prairie land. Mag. Var. $8^{\circ} 34'$ to $9^{\circ} 30'$.

Clayton. (102,15.)

This is a high prairie town, the drainage from it being to the SW., SE., and NE. Mag. Var. $7^{\circ} 39'$ to $9^{\circ} 7'$.

Grand Meadow. (103,15.)

This township is all prairie. There is a slough with some standing water in secs. 17 and 20. Several of the high tributaries of Root river drain the eastern portion, introducing but little diversity of surface. Mag. Var. $7^{\circ} 35'$ to $8^{\circ} 25'$.

Pleasant Valley. (104,15.)

Except very small areas in the NE. and NW. corners of this town, it is entirely taken up with excellent prairie land. Those exceptions are small tracts of undulating and brushy, or sparsely timbered land, along the tributaries of the north fork of Root river. Var. $7^{\circ} 50'$ to $8^{\circ} 55'$.

Adams. (101,16.)

Through the central and northeastern portions of this town run the headwaters of one of the tributaries of the Cedar river, causing a belt of diversified country, widening to the north, and spreading into the northeastern part of the town. On the east and west of this belt is prairie land. Mag. Var. $8^{\circ} 43'$ to $10^{\circ} 5'$.

Marshall. (102,16.)

In the northwestern portion of this town Rose creek introduces the usual variety of surface attending drainage valleys. Other areas of the same are in secs. 34 and 36. The rest is prairie. Mag. Var. $7^{\circ} 53'$ to $9^{\circ} 15'$.

Dexter. (103,16.)

The southern part of this town is diversified by Rose creek, otherwise it is a prairie with drainage to the N. and W. Var. $7^{\circ} 25'$ to $8^{\circ} 30'$.

Sargent. (104,16.)

This is of prairie, except in the eastern portion, where the valley of one of the upper tributaries of Root river causes an undulating belt with some timber. This belt runs NE., and is about a mile wide. Var. $7^{\circ} 47'$ to $8^{\circ} 55'$.

Nevada. (101,17.)

This town is mainly prairie, perhaps one-fifth of the whole area, situated in the southwestern quarter, being openings, and more undulating. Var. $7^{\circ} 32'$ to $9^{\circ} 45'$. ~~There is~~

Windom. (102,17.)

The southern and central portions of this town are prairie—a wide strip along the west side, and a narrow one along the eastern, being more wooded. Rose creek crosses it from NE. to SW. It contains no lakes nor marshes. Var. $7^{\circ} 24'$ to $10^{\circ} 6'$.

Redrock. (103,17.)

The eastern half of this town is prairie, the western half openings, with small timber and brush. Mag. Var. $7^{\circ} 9'$ to $8^{\circ} 59'$.

Waltham. (104,17.)

This town is mainly prairie, the only exception being about the streams in the SW. quarter Mag. Var. $7^{\circ} 35'$ to $8^{\circ} 35'$.

Lyle. (101,18.)

This township, being crossed by the Cedar, enjoys all the variety of soil and surface, as well as the timber which uniformly accompany the principal drainage courses. A belt of timber along the east side of the Cedar crosses the center of the town from north to south about a mile in width. The prairie on the west side runs to the very river. A wet meadow, or slough, occurs in sections 8 and 17, and another in sec. 2. Mag. Var. $6^{\circ} 57'$ to $9^{\circ} 54'$.

Austin. (102,18.)

The western half of this town is prairie reaching up to the river. The eastern half is more wooded and broken. There is also a patch of prairie in the SE. corner south of Rose creek. Dobbin and Nichols were early settlers in the SE. corner. According to Mr. Patchin, of Frankford, Leveridge, was the earliest settler at Austin. Mag. Var. $6^{\circ} 57'$ to $9^{\circ} 42'$.

Lansing. (103,18.)

There is a small area of prairie in the northern part of this town, but the most of it when surveyed was taken up with openings with scattered trees and brush. In the SW. quarter of the town is a long marsh drained into the Cedar. It is about three miles in length and a quarter of a mile wide running SE. Mag. Var. $7^{\circ} 9'$ to $8^{\circ} 40'$.

Udolpho. (104,18.)

A belt of undulating, and more or less timbered, land crosses this town from N. to S. accompanying the east shore of the Cedar river. It is about two miles in width, increasing to four miles in the north. A small area of similar land is found covering portions of sections 30, 31, and 32. An important marsh also occurs in secs. 27 and 34. Var. $7^{\circ} 35'$ to $9^{\circ} 26'$.

Soil and Timber.

The soil of Mower county is everywhere dependant on the nature of the drift. The underlying rock has only affected it so far as it may have mingled with the general mass. It

is hence primarily a gravelly clay, that being the character of the subsoil throughout the county. This gravelly clay, however, is not now prominently displayed as the immediate soil of the surface. Indeed the farmer in plowing rarely penetrates to it. It lies below a rich loam usually, at depths varying from zero to two or three feet, or even more. The surface itself, which has resulted from it through the agency of the forces of the atmosphere and of vegetation, is of a dark color, and in general may be designated a clayey loam, or a sandy loam, depending on the nature and completeness of the local drainage. In low grounds this loam is thick and of a dark color. It is also apt to be more clayey in low ground than it is on the hillsides or slopes adjoining: and on high hills or steep slopes it is thin or wanting, the wash of the surface having carried it into the valleys. Along streams it often consists of an arenaceous loam, variously mingled with the detritus of the flood plain.

The soil of the county is everywhere characterized by the strength and fertility that the drift soils of the northwest are noted for. They are the most reliable soils for all the purposes of the farmer that are known. The states that are regularly and deeply buried in drift deposits are known as the best farming states of the Union. Certain rock-soils, endowed with unusual special qualities, may excel in the production of certain crops, especially in favorable seasons, but for general tillage they cannot compete with the homogeneous drift soils, through which are disseminated the good qualities of the various rocks concerned in their production, in the proportions that make stability and diversity equally certain.

In the examination of the county the native varieties of trees and shrubs were noted, and the following list comprises the species that were seen. In respect to the trees it is probably nearly complete for the county, but there are, doubtless, other species of shrubs:

Trees and Shrubs of Mower County.

- Burr Oak. *Quercus macrocarpa*. Michx.
- Red Oak. *Quercus rubra*. L. (Not fully identified.)
- Aspen. *Populus tremuloides*. Michx.
- American Elm. *Ulmus Americana*. (Pl. Clayt.) Willd.
- Different species of Willow. *Salix*.
- Hazelnut. *Corylus Americana*. Walt.
- Sumac. *Rhus glabra*. L.
- Ironwood. *Ostrya Virginica*. Willd.
- Bass. *Tilia Americana*. L.

- Elder. *Sambucus Canadensis*. *L.*
 Wolfberry. *Symphoricarpos occidentalis*. *R. Br.*
 Prickly Gooseberry. *Ribes Cynosbati*. *L.*
 Cornel. *Cornus* (sp. ?)
 American Crab. *Pyrus coronaria*. *L.*
 Red Osier Dogwood. *Cornus stolonifera*. *Michx.*
 Alder. *Alnus incana*. *Willd.*
 Cottonwood. *Populus monilifera*. *Ait.*
 Thornapple. *Crataegus coccinea*.
 Wild Plum. *Prunus Americana*. *Marsh.*
 Black Cherry. *Prunus serotina*. *Ehr.*
 Frost Grape. *Vitis cordifolia*. *Michx.*
 Bittersweet. *Celastrus scandens*. *L.*
 Black Currant. *Ribes floridum*. *L.*
 Wild Rose. *Rosa blanda*. *Ait.*
 Cockspur Thorn. *Crataegus crus-galli*. *L.*
 White Ash. *Fraxinus Americana*. *L.*
 Shag-bark Hickory. *Carya alba*. *Nutt.*
 [At Lansing, and in the valley of the Cedar, one foot in diameter.]
 Sugar Maple. *Acer saccharinum*. *Wang.*
 Bitternut. *Carya amara*. *Nutt.*
 Butternut. *Juglans cinerea*. *L.*
 White Pine. *Pinus Strobus*. *L.*
 [Along the rocky banks of the streams in the eastern part of the county.]
 Slippery Elm. *Ulmus fulva*. *Michx.*
 Black Ash. *Fraxinus sambucifolia*. *Lam.*
 High Bush Cranberry. *Viburnum Opulus*. *L.*
 High Blackberry. *Rubus villosus*. *Ait.*
 Cedar. *Juniperus Virginiana*. *L.*

The Geological Structure.

Of the older rocks the lower portion of the Devonian and the upper portion of the Silurian are found within the county dipping towards the southwest. The western portion of the county is known to be immediately underlain by the Lower Cretaceous, without ascertainable eastern limits. The accompanying geological map of the county exhibits the areas of these formations as nearly as can be judged by the data known. The rock is nearly every where hid by the drift and for that reason the actual positions of the boundaries are unknown. It is quite possible, indeed probable, that the Cretaceous area extends further east, with a broken and very tortuous eastern boundary. It occurs in counties further east. In regard to the separation between the limestones of the Lower Devonian and the Upper Silurian, none has yet been discovered. It is simply known that a vast limestone formation, the upper part of which lies under Freeborn county next on the west, extends also under Mower, and appears conspicuously along the banks of the streams in the eastern portion. No characteristic fossils have yet

been seen in it in Mower county, but those that characterize the Hamilton were seen in it near Northwood in Iowa. The limestone seen at Le Roy is lithologically different from that which occurs at Frankford and resembles the Hamilton seen at Northwood. While lithological distinctions are not reliable always, especially after long intervals, yet at present this is the only reason known, so far as Mower county is concerned for separating that at Frankford from that at Le Roy. In Ohio and Illinois there is an arenaceous formation (the Oriskany) between the Devonian limestones and the Silurian, and it distinctly marks that horizon. While in the lower Devonian some arenaceous layers have been observed in Iowa, the Oriskany has not been indentified there, and probably it cannot be depended on in Minnesota to mark the separation between the Upper Silurian and the Devonian. In the absence of good exposures of these limestones in the county, it is only possible to lay down approximately the boundary line between them, and that is all that has been attempted on the accompanying map.

The Cretaceous.

The principal exposures of the Cretaceous are found in the valley of the Cedar, at Austin, and from there to the state line. The quarry of Simon Alderson, at Austin, is in the left bank of the Cedar, and exposes about 20 feet of the bedding. Much of the stone is broken and disturbed, and lies in fine clay which seems to have been jammed into all the cracks and other openings in the rock. The beds here show sudden, broken-down places, in which this clay is deposited instead, the rock being wanting for three or four feet horizontally. The stone is much more entire, and uniform in all its characters at greater depths, some slabs five and six feet long, by three feet wide, and three or four inches thick being taken out. These have a very even, fine grain, and a handsome blue color. This stone is in its natural color, light blue, and that color shows on most of the quarried blocks about the heart of the bedding; and on deep quarrying it would doubtless show only a blue color. Yet the stone seen about the city is very generally of a buff color, to the depth of half an inch to three inches, depending on the amount of weathering and oxydation. The thinner beds are altogether changed to that color. The presence of occasional concretionary iron-and-mud-balls causes a rusty stain of a yellow color over the surface of many of the slabs.

These concretionary balls fall out, or dissolve out, when in the water, and leave cavities which become larger still. Besides these, which are not common in the compact portion of the stone, but are oftenest seen among its thin beds, there are also cavities disclosed by the fracture of the homogeneous thick beds. These are sometimes perfectly empty, but often contain loose, friable matter, easily picked out, but not differing in color or grain from the mass of the rock. At other times such cavities, revealed on the fracture of the stone are lined with a perfect coating of drusy crystals which are white, and as hard as quartz, though sometimes covered with iron-rust, so as to present a red or black exterior. The texture of the stone itself is usually close, and the grain is homogeneous. Some large slabs and blocks are sawn for bases to tombstones, and worked down to a very smooth surface. It is more safely sawn to any desired dimension than cut or broken, since it fractures treacherously; yet it is not in the least crystalline. Its aspect at a distance is that of a fine-grained sandstone; yet it contains no apparent grit. It is so soft that it can be cut without difficulty, appearing much like an unusually indurated blue shale, but it hardens in use and becomes a very enduring and useful material for building. It contains, but very sparingly a few molluscos fossils, too much absorbed to be identified, though one has the general form of a *Gryphaea*. This description of the stone applies equally well for the stone taken out at other quarries further down the valley, as mentioned below.

In the vicinity of Mr. Alderson's quarry, perhaps fifty rods distant, and about 14 feet higher, this stone was struck in making an excavation for the erection of a brewery. It here rose within two or three feet of the surface. The beds were thin, broken, and of a buff color. Enough stone was here obtained, in the excavation of a small vault, for the masonry appertaining to the brewery. The rock was here overlain by the following section of clays.

- No. 1. Black sandy loam and soil..... 2 to 4 feet.
- No. 2. Band of red and variegated compact clay..... 6 in. to 4 feet.
- No. 3. Yellow ochereous band of clay 6 in. to 4 feet

The superposition of these bands of clay is not so regular as indicated by the foregoing section: occasionally No. 3 is broken through or is wanting, and No. 2 lies on the rock, or passes down into its crevices. Yet No. 3 is generally the first over the rock. They vary in thickness and swell out in shapeless masses of hard clay. Such hard masses are

seen sometimes to embrace bits of angular earthy rock, much like ochre, varying in color from a dark, burnt-umber color to a lighter shade, even to buff, and appearing, when of a lighter color, much like the mass of No. 3. They can be scratched easily with a knife, and however black they may be they give a red haematite streak. When they are faded the streak also fades into a brown or yellowish brown like limonite. Intermingled very irregularly with No. 2 and sometimes also with No. 3 are masses of greenish clay which has in every other respect the same outward characters as No. 2. There are here also large crystalline, detached masses of apparently a siliceous limestone which is very hard and close-grained. In some cases, however, this varies to a porous and nearly white limestone that appears to be very pure.*

At Austin angiospermous leaves were obtained from this stone in the digging of a well by Mr. L. G. Basford. After passing through soil and loam three or four feet, and clay about 20 feet, the rock was struck and penetrated by removing the upper layers, a thickness of about eight feet. Two species of fossil leaves were found in the layers thus entered. One appears like *Ficus primordialis*. Hr., as figured in "*Les Phyllites Cretacees du Nebraska par M. M. les prof. J. Capelini et O. Heer*," and the other is, according to Dr. J. S. Newberry to whom a photographic copy was submitted, probably a species of *Sequoia*, a gymnosperm of the pine family known as "Redwood."

At the mill of J. Gregson, about two miles below Austin, a great deal of stone has formerly been taken out, but now the quarries of that neighborhood are nearly all flooded by the water of the dam. The chief quarry was just above the present site of the mill and near the dam on the left side, though just below the dam the rock shows on both sides and has also been wrought. At this point Rosenberry and Miner have a quarry on the right banks, and a perpendicular bluff of the beds occurs near the roadside, below the mill on the left bank. The exposed section at Rosenberry and Miner's is as follows, in descending order:

* In connection with this description of limestone masses, it is interesting to note the occurrence at St. Charles, Winona County, of hard siliceous limestone masses on the surface of the ground, appearing very much like those embraced in this clay.

The reader is also referred to the *Geological Report on the Exploration of the Black Hills under Gen. G. A. Custer*, in 1874 for further information on the distribution of foreign limestone masses in Dakota.

- | | | |
|--------|---|--------------------------|
| No. 1. | Black loamy soil..... | 7 to 8 feet. |
| No. 2. | Loose fragments of the underlying beds and clay mixed..... | 8 feet. |
| No. 3. | Heavy stone like that described at Austin, clay filling the open planes and joints..... | 10 to 12 feet. |
| No. 4. | Rusty bituminous films..... | $\frac{1}{4}$ to 1 inch. |
| | [On the authority of the owners of this quarry to this section may be added the following:] | |
| No. 5. | Limestone, filled with shells, blue, contains flint, makes lime, penetrated..... | 2 feet. |

The bedding of No. 3 is here broken in a manner similar to that of Alderson's quarry at Austin. The corners and angles of the beds are replaced by clay and the color of the stone is changed from blue to buff or drab, to the depth of about two inches.

Some years ago the rock was worked by Dr. Barns, of Austin, about half a mile above Gregson's mill. This quarry is now almost entirely flooded by the dam. The abutments of the upper bridge, at Austin, came from this quarry, in part. Judge Ormanzo Allen owned a quarry still above Barns' that was also considerably flooded by the same means. The quarry most worked was just above the mill, owned by M. J. Woodson. It is now entirely under water. Stone is still taken out, however, all along, both above and below Gregson's. The beds at Gregson's show very nearly the same characters as at Austin. The descent of the stream is over about fourteen feet of rock, the layers of which are sometimes two feet or more in thickness, or massive, much like an indurated shale. In weathering, these thick beds are checked by planes running mainly horizontal, instead of perpendicular or diagonal. Although mainly horizontal these planes are apt to unite after a few feet, splitting up the heaviest beds into wedging, lenticular masses. Some parts are here plainly calcareous, affording traces of fossil remains that have the appearance of brachiopoda. These portions are porous as if by the absorption of fossils.

Mr. M. J. Woodson now works a quarry about $\frac{1}{4}$ mile above Gregson's mill, some distance from the river, pumping by windmill the water out of a slough in which the beds are exposed. A small creek passes through here, and this slough seems to be an expansion of the valley, retarding the water. The rock is here entirely below the water, and is nearly all blue, and in that respect appears well.

At the mouth of Rose creek about the same thickness of the same kind of stone can be seen in the bed and banks of the creek. A fine exposure is owned by J. D. Woodard in

the right bank of Rose creek near the crossing of the road from Austin to Officer's mill, perhaps a mile above its union with Cedar. It is again seen above Officer's on the land of Col. Lewis, on the east bank.

At W. H. Officer's mill, the left bank of the river shows about 20 feet of bedding. This is one mile below Rose creek. South of this mill rock of the same kind is seen at a number of places before reaching the State line. At two miles below Officer's it is quarried on R. B. Foster's land; and on Mrs. John Niles', three-fourths of a mile below Foster's, on the west side of the river. Just below the State line is Alderson's mill, where it is again exposed. At Officer's, the water power is 8 feet. It is 13 feet at Gregson's and 10 feet at Austin. Between Austin and Lyle the country is apparently a perfectly level prairie, and is doubtless closely underlain with the same rock as at Austin.

Two miles east of Officer's mill a farmer struck the same rock in two separate wells on his farm, in one at the depth of three feet and in the other at eleven.

Dobbin's creek, which joins the Cedar at Austin from the NE., furnishes a water-power of 14 feet by dam, where a mill is erected. A quarry in the left bank of this creek shows the same rock as already described at Austin in the Cedar. The bluffs of the creek just below the mill are about 30 feet, and show about 20 feet of rock. The beds are in every place greatly broken, and in some cases displaced. The rock is parted into blocks of varying size, according to the thickness of the layers, the uppermost being finest. Throughout, the partings, and all the interstices are closely filled with a greenish clay, making the whole a close and almost impervious mass. It has very much the aspect of the Cretaceous on the Silurian, as described at Mankato, (see the second annual report) except that the small cracks and openings are here all densely filled with the clay. The clay also very rarely has any distinct bedding, but seems rather to have been jammed in to fill the vacancies. Besides the greenish clay which often varies in color to a red or a buff, there is also considerable white, clean sand, lodged in these cavities in the rock. This pertains to no particular horizon, and shows no definite arrangement. It is disposed everywhere, just like the clay, occurring from the top to the bottom of the bluff—though perhaps more abundant near the bottom.

These two deposits—the clay and the white sand—are doubtless the result of destructive forces upon other portions

of the Cretaceous. There is presumptive evidence, in their being here irregularly mingled with a series of beds that lie nearly *in situ*, that they are derived from some *overlying* members of the Cretaceous. That evidence would be more reliable if the general dip of the Cretaceous were toward the north or northwest, thus throwing the beds of the quarry deeper below the surface in those directions and rendering them less susceptible of such disruption as would expose the underlying members to the glacial forces. That is naturally the first inference on beholding the face of the bluff. On the contrary the actual dip of the Cretaceous, if it have any at all, would be in general toward the south or southwest at this place, and the lower members are thus brought nearer the surface and within the transporting agency of the glacial forces at points toward the north. Thus this clay and sand may have been brought, by the action of ice, in the glacial epoch, from the north or northwest and deposited on the top of an overlying rock, in the same manner as granitic boulders are brought from a granitic region toward the north and are spread by the agency of ice, over the Silurian or Devonian, or even over the Cretaceous, that overlie, by hundreds of feet, the granitic beds from which they are derived. This clay and sand however are so fragile that they would soon lose their identity in being carried by the mixing power of a glacier, and cannot have been far transported. Indeed the area over which the beds of the rock with which they are mingled are known to extend unbroken, without perceptible dip in any direction, is quite as great as they could be carried by glacial action and deposited in distinct and characteristic homogeneity. There is hence a strong probability that the rock from which they are derived occupies a higher geological horizon than that among the broken beds of which they appear. This white sand must be the same as that seen on the Blue Earth and its tributaries, and on the Waraju in Brown county. (see the second annual report pages 133 and 185.) It there lies on the Lower Silurian unconformably. Here it seems to be underlain by an older member of the Cretaceous—the Austin rock. This indicates the earlier submergence of this portion of the State beneath the ocean of the Cretaceous age, and the approach of the Cretaceous ocean from the east or southeast. As to the relative ages of this dislodged clay and white sand, there is no way of deciding which is the older from any certain evidences in Mower county. But in Brown county there is a bluish-green clay that overlies the white sand.

This rock is also wrought on the right bank, just above the mill, showing here also the same features.

At Sargent's Spring, SW. $\frac{1}{4}$ sec. 31, Redrock, there is apparently an exposure of this white sand below the level of the water of a little pool. This place is a local celebrity. Pure, soft water boils up over the area of about a square rod, and sometimes over double that area, and can be seen issuing from the ground, bringing with it clean, white sand. The bottom of the pool presents a beautiful appearance. The water is as clear as crystal, and the boiling points which appear by reason of the rising white sand, in the midst of the darker sediment, can be minutely inspected at a depth of five or six feet. Running a stick into the agitated sand, it soon strikes a sandrock which is doubtless the source of the boiling sand, and the same bed that furnished that at the quarry in Dobbin's creek.

On the SE. $\frac{1}{4}$ sec. 12, Windom, Mr. Thomas Smith has struck the Cretaceous in making explorations for coal. From Mr. Smith the following account of his efforts was obtained. His attention was first attracted by a "scum that stood on stagnant water" and by the "mud brought up on horses feet" in crossing the creek bottoms. Having chosen a locality along the bank of Rose creek which he judged suitably free from water, he began to drift into the bank of the creek following a bed of vegetable material that had the appearance of old peat, but which contained some coarse pieces of fibrous wood. The choice of this place was altogether accidental, the desire being to obtain a place free from water. There were no surface indications favoring coal at that point. He accidentally came upon the peat bed. At first the peat, of which Mr. Smith has preserved samples, and which consists entirely of comminuted vegetable fibre, was only half an inch in thickness. In the course of the drift it gradually thickened at 70 feet, to 18 inches in thickness. This drift was nearly level, inclining a little for the sake of drainage. On the top of this peat, pieces of wood which were judged to be of pine and cedar, of which also Mr. Smith has pieces preserved, were found in abundance. One large piece was two feet long and ten inches in diameter, supposed to be pine. This drift was about 50 feet below the general surface and 6 or 7 feet above low water in Rose creek. Above it was a blue clay with gravel stones. Below it was also a dark blue clay with gravel stones. This peat seems to have been in a genuine ancient peat lake, filled or partly filled, on which

floated pieces of wood from the surrounding forest. The whole was buried again by glacial deposits fifty feet thick.*

This drift having been abandoned at 80 feet, a shaft was sunk twenty rods toward the SW. to the depth of 50 feet, meeting the same peat. This shaft passed through fifteen feet of sand, ten or twelve feet of yellow clay, and about 23 feet of gravelly blue clay. Then east of the drift 40 rods a shaft was sunk on lower ground, but not on the bottoms, though somewhat within the general valley. The section here was, as given by Mr. Smith:

No. 1.	Soil and gravel.....	5 feet.
No. 2.	Gravelly blue clay.....	4 or 5 feet.
No. 3.	Gravelly yellow clay.....	14 feet.
No. 4.	Blue clay, not gravelly.....	9 feet.
No. 5.	Brown, waxy clay, fine.....	6 inches.
No. 6.	Rock with water, (Mr. Smith says a specimen of "blue slate" came from this level).....	3 feet.
No. 7.	A soft rock which furnished fine drillings that were taken for "coal".....	4 feet.

In this drill, the first 22 feet of which were a shaft, Mr. Smith next came upon a very hard rock, and as all his work was done by hand he did not succeed in entering this stratum, nor in getting a specimen.

At this point Mr. Smith made efforts to get help from the county commissioners but they declined. He next sank a shaft forty feet in depth, about twenty feet from the last, meeting about the same materials, except that here there was no "blue clay not gravelly," and no "fine, waxy, brown clay." He struck the rock at the same depth. The bottom of the "gravelly yellow clay" here was hard "like brick," cemented by deposits from the water which came in from below immediately after penetrating through it. This was a shaft throughout. Here the work stopped.

On visiting the last shaft which was all dug, the rock struck is seen in fragments lying about. It is a fine sandstone now rusty-brown with iron, but which on being taken out was at first of a bluish gray color, like the deeply cut Austin stone. This is somewhat coarser than that and more loosely grained, but in every other respect appears to be the same rock.

* This peat was again struck in a shaft twenty rods further SW. from the drift, and was there about a foot thick, and about the same depth below the surface. It was met in wells two and a half or three miles northwest, at thirty-five feet.

The Devonian.

The most westerly outcrop of these limestones within the county, is that on Mr. Andrew Robertson's land, sec. 26, Windom. The rock here seen is coarse and porous, but rather firm, and very slightly exposed. It occurs in the valley of a small tributary of Rose Creek.

The quarries at Le Roy are owned by Joseph Brevier, Judson A. Palmer, Stephen Drowne, and the heirs of L. Johnson.

The quarry owned by the heirs of Johnson is about forty rods from the State line, in sec. 35, Le Roy. It is in a lightly timbered tract of country, accompanying the upper Iowa river, and about ten rods south of the river. The beds rise to within a foot or two of the surface, on the angle of the river bluff, though the bluffs of the river are not conspicuous, the depth of the valley being only about twelve or fifteen feet below the general level, and broad and basin-like. The foreign drift about is light, but some large boulders are scattered about. This stone is light colored (nearly white) hard and fine, exactly like the Devonian seen near Northwood, in Iowa, though in heavier beds than that. It would make a beautiful white marble. It is uniform in grain and texture, and not in the least porous. With the exception of one or two layers of an inch or two of green clay, the beds are all of this limestone, exposed twelve feet.

At Palmer's quarry the rock is overlain by six inches of soil, though a hundred rods from the river. These beds are all badly weathered so far as opened, and of the same general character as at Johnson's. No drift. Exposed three feet.

Mr. Palmer's other quarry is in the river bluff, and easy of access. The stone is the same as that already described, and has been burned near the quarry for quicklime. It forms a bluff, exposing about twenty feet.

Brevier's quarries, of which two are opened, are in the left bank of the Upper Iowa river, and show about the same beds as seen in the other quarries.

Drowne's quarry is also in the bank of the river, but shows only about six feet, though there is every opportunity for opening the beds to a greater depth. There is here a much more argillaceous and fissile bed than any seen in the other quarries. It is about eighteen inches thick. This layer, coming about midway in the quarried beds facilitates the working of the quarry, but is itself of no value. In

the debris thrown out, probably from this layer, a globular mass of *Cænostroma* was obtained, which, taken with the lithological resemblance of the rock to that containing Hamilton fossils at Northwood, in Iowa, near the Minnesota State line, satisfactorily establishes the Devonian age of the whole of the rock at Le Roy.

Section 16, Le Roy, Mrs. Alice Plummer owns a newly opened quarry near the river.

There is an exposure of the limestone in the valley of the upper Iowa, near the west line of the SE. $\frac{1}{4}$ of NW. $\frac{1}{4}$ of sec. 29, Le Roy. There is here a boiling spring coming out of the rock in the bed of the creek. The rock is also exposed just over the State line, in Iowa, on the Little Cedar, and more particularly at Staceyville, two miles south of the line.

The Silurian.

As already stated, the rock at Frankford is classed as Silurian on lithological evidence only. The quarries here, beginning with the highest up the creek (known as Deer Creek) are owned in the following order: A. Bush has a quarry about four miles above Frankford; G. Fryer has a good quarry; E. W. Elder burns and sells lime at Frankford; L. Patchin's quarry is situated in the brow of a small valley tributary to Deer Creek, and consists of beds that are much shattered and weathered, so as to afford irregular and small pieces, considerably used for lime. Exposed about seven feet. These beds overlies or are very near the tops of the beds in the next—that of Mr. J. Hawkins. This is in the bluff of Deer Creek, and supplied the heavy stone placed in the abutments of the highway bridge at Frankford. The exposure here is about twenty feet. The layers are three feet and more in thickness, and project over the water. This is a characteristic exposure. The rock is different from that at Le Roy. It is of about the same color, somewhat darker, vesicular and porous. It is firm, has abundant calcite, and some chert. While it is plainly fossiliferous, no fossils demonstrating its age are obtainable. J. C. Easton also owns a quarry at Frankford, back from the creek, on the open prairie. Other outcrops occur favorable for quarrying. In the scarcity of fuel, but little lime is made at Frankford. Much more is burnt at Spring Valley.

A stone quarry is opened two miles northwest of Grand Meadow, on Bear Creek, owned by Mr. Coin. Another is $2\frac{1}{2}$ miles east of Coin's, owned by Mr. I. O. Huffdaw.

The Drift.

In Mower county no diminution of the drift was noticed. It consists of the usual hard-pan clay. This clay shows a light color for the first 10 or 15 feet, and below that depth it is apt to be blue. Gravelstones and boulders are disseminated through it. Some of the boulders are very large and consist of granite. Some very large granite boulders occur near Rose Creek village, lying on the surface, and some are near Adams. There are some also in the valley between Adams and Le Roy. Near Mr. Alderson's quarry at Austin a granite boulder has been blasted and broken for building stone. It is at least 16 feet long by 12 feet wide. Its depth is unseen. Others were seen equally large in various parts of the county.

The most interesting development in respect to the drift in Mower county consists in the discovery of an ancient bed of peat by Mr. Smith in Windom. The reader is referred to the account of his operations for coal, already given, for the particulars of this discovery. This bed of peat seems to be of considerable extent, superficially. A similar deposit is struck in wells at Le Roy. Mr. J. D. Wilsey, on sec. 31, met it at 20 feet. Mr. Porter, who dug his well, describes the deposit there as largely made up of distinct woody fiber, among which he thought he recognized hemlock bark. Several other instances of striking this buried vegetation are reported in the neighborhood of Le Roy. The clay overlying the peat bed is described as a gravelly yellow clay.

In the State of Iowa an ancient peat has also been met with at a number of places. Dr. White describes it at Davenport, at Iowa city, and in Adair county (*Geology of Iowa*, 1870, Vol. 1, p. 119) and refers its origin there to marshes that accompanied the valleys of the rivers near which the peats occur, when those rivers spread wider, and flowed at higher levels. But in Mower county the peaty deposit is not confined to the valleys of streams, nor to the proximity of streams. Mower county is on one of the highest divides in the State of Minnesota, and from it flow the sources of streams toward the north, south, and east. Those streams are small and never could have flooded the extent of country in which this peat is found. The positive information now at hand in reference to this peat deposit in Mower county, does not warrant confident assertions as to its origin. From all accounts it appears to be embraced

between glacial deposits of gravelly clay, and it seems to mark a period of interglacial conditions where coniferous trees and peat mosses spread over the country. Peat mosses are not necessarily restricted to low, wet places. If the atmosphere be moist they will flourish on any surface, and an accumulation of good peat may take place on a bare, rocky mountain-side. There are extensive marshes now existing in northern Minnesota, mainly covered with ericaceous plants, with some cedars and tamaracks, that are forming immense peat deposits. With an increase in the amount of moisture of the air such peaty accumulations would spread over much higher levels. A return of glacial conditions would bury such marshes below the deposits that are known as drift.

At Le Roy Mr. Porter seems also to have discovered, just in the border of the village, an old valley, now filled with sand. His cistern was dug in the solid rock, which was met at seven feet. A well was bored fifteen feet distant toward the river, to the depth of 32 feet, in sand, without meeting any rock. Between this well and the river other wells have struck the rock at several places, and usually at about twelve feet. On the prairie throughout the county wells get water generally within thirty feet.

Material Resources.

With the exception of the central high prairie portion of Mower county, it is tolerably well supplied with wood for common fuel. On the prairies referred to wood is costly. That portion of the county is thinly settled with farmers. Along the valleys of the streams in the eastern and western portions of the county, the first settlements took place, and in those valleys are found the most of the population at this time. The principal natural wealth of the county lies in its soil and its agricultural adaptations. The people are generally farmers. The growth of the county in all respects will be primarily dependent on, and co-ordinate with the settlement of the farming lands, and their profitable tillage. There is some water power in the county, as at Austin, and below Austin to the county line, and at Le Roy and Ramsey, and it is well improved in the erection of flouring mills. Mower county contains no peat, and cannot hope for coal. The rocks that underlie the county cannot be depended on for producing anything but building stone and quicklime. Of the former, some of the limestone would produce a good

marble, if properly handled. That is the case particularly at Le Roy. For making quick-lime there is ample opportunity. The only difficulty will be a competition with other localities from which transportation is light, that possess cheaper fuel for calcination. Brick can be made at almost any place in the county. Three miles northeast of Lansing Mr. John Just is engaged in brick-making. At Austin Mr. A. H. Alsip now manufactures brick. Formerly they were also made by Smith, Tuttle and Tracy, and by Horace Webb. Mr. Alsip lays his own brick in the wall for \$12.50 and \$13.00 per thousand, furnishing everything. He sells for \$12 and \$15 per thousand. He makes a sand-mold brick, free from lime, but rather soft. He burns the common surface, taking off about three inches, so as to remove the grass-roots. During the year he has made about 550,000, oak wood costing about \$6.50 per cord. At Austin a light-colored brick from Watertown, Wisconsin, is somewhat used. Brick from Chaska, Carver county, are delivered on the cars for \$8, costing \$13 at Austin. The lime used at Austin is mostly from Mitchell, Iowa. At Le Roy not many brick have been made. The Caswell House and the school house at that place are built of brick made at Le Roy. The quality of the Le Roy brick is as good as any seen at Austin. About three miles above Frankford the Shaw Brothers have begun the manufacture of a fine light-colored brick, though some are also red. This yard is said to turn out some of the best brick made in the county. To those interested in burning lime in the county the following statements obtained from Schuyler and Hulme, of Mitchell, Iowa, extensive lime-burners, will be of value. They have one draw kiln, which is in constant operation, of Page's Patent, from Rochester, New York. It affords 200 bushels of quick-lime every 24 hours. It requires 48 hours to take a piece of the rock through the kiln. Every 24 hours four cords of wood are consumed, at a cost of four dollars per cord. One cord of stone is calculated to make 100 bushels of lime, at 80 pounds per bushel, which sells at the kiln at 35 cents per bushel, average price. Coarse lime will fall six pound short by measure, but if the fine lime be put in it will hold out weight, previous to being air-slacked. Air-slacked lime averages about 55 pounds per bushel. To run this kiln requires seven men, including those who take out the stone, or five men and one team.

EXECUTIVE DOCUMENT, No. 17.

ANNUAL REPORT
OF THE
MINNESOTA
HISTORICAL SOCIETY
TO THE LEGISLATURE OF MINNESOTA,
FOR THE YEAR 1874.

SAINT PAUL:
PIONEER COMPANY PRINT.
1875.

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ROBERT ORMSBY SWEENY.

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REPORT OF THE EXECUTIVE COUNCIL.

The close of the first quarter century of the Society's existence, finds it in prosperous circumstances, and with satisfactory means of usefulness for the fulfillment of its objects. Twenty-five years ago it had scarcely an existence beyond a name, having been incorporated but a few weeks before, and but just organized under its charter, dated Oct. 20th, 1849. It was without means or resources, with no membership except the few incorporators, without a library or any place to keep one, or in which to hold its meetings, and with an imperfect idea of the work devolving upon it. The population of the Territory was but a few hundred, and a considerable proportion of these could not read English. There was no wealth, and but little of what is termed culture, among the people, who poor and struggling with hard fortune in a new country, had but little time to devote to literature, or science and history, or to anything, in fact, that did not immediately concern the bread-and-butter question.

Starting on its career weighted with such adverse influences, it will readily be seen that in its earlier years its history was a record of progress made under discouraging circumstances. Oftentimes its organization was all but abandoned. Sometimes for months it made no progress, nor accomplished anything. It was not until about 1868 that it secured means to properly carry on its work, and apartments suitable to its use. Since that time dates the real success of the Society, and it has steadily progressed to its present very successful condition.

THE LIBRARY.

During the year 1874 we received the following accessions to our Library: Bound volumes, 768; pamphlets, 642; photographs, 25; manuscripts, 4; files of papers, 34; engravings, 1; curiosities, 1; maps, 12. Total, 1,487.

The sources from which the bound volumes were received are as follows: By purchase, 539; binding, 35; by gift and exchange, 194. Of the pamphlets, 485 were gifts, 157 purchased.

The total number of volumes in the Library at present are: Bound, 6,411; pamphlets, 9,372; total, 15,783.

PURCHASES OF BOOKS.

Our purchases of books this year have been somewhat larger than usual, but have been made very successfully as far as the best advantage of the library is concerned. In all, \$1,100 have been expended, purchasing 539 bound and 157 unbound volumes. Excluding the latter, together with subscriptions to magazines, maps, &c., gives an average of \$2 per volume for each bound book. The average of 1872 was \$2.10, and of 1873, \$2.52. Considering the usual high price, and the rarity of a large proportion of the works we have purchased, such as Dictionaries, Encyclopedias, and works long out of print—all of them being in strong and handsome binding, and of the best editions, any one acquainted with books will see that our purchases have been made with a very successful eye to economy, and at a less price than, in general, the same works could have been procured by any private purchaser. We have this year adopted the plan of importing direct, and in our own name, thus saving the profits, costs and expenses hitherto incurred in purchasing through importers.

In addition to a considerable number of works on the history and biography of the Northwest, and of America in general, we have added some standard works on European history, both ancient and modern, that seemed necessary to give a completeness to our Library, and facilities for

readers to study epochs of history that had not been covered by any works hitherto in our Library. Our collection on history in general is now quite complete, and composed of the best standard works. Of course American history is our specialty, particularly of the West, and our purchases are in the main directed to that department. Our State, local, and general United States histories, and of particular periods of the same, are becoming quite complete. These are works which are so generally published by subscription, in small editions, and not kept for sale by the trade, they can only be picked up by a vigilant watch of booksellers' catalogues, second-hand dealers' stocks, auction sales, and through the exertions of agents who make book hunting a business. Our accumulations cannot, under such circumstances, be rapid, and we can only complete our collection by persistent effort and watchful care, extended through a term of years.

THE DRAKE LIBRARY.

We say *only* by such a method, but this is necessary simply on account of our limited revenue. If the State should see fit, it could secure by a somewhat larger outlay, "once for all," a complete library, without waiting for the slow accumulations of years, as we are now doing. Our Society is now offered an opportunity of this nature, which, if the means could be secured, we ought to accept. Samuel G. Drake, the eminent antiquarian and biblioplist, of Boston, offers us the whole of his remarkable collection relating to American history, biography, ethnology, geography, &c., comprising some 10,000 bound volumes, about 50,000 pamphlets, numerous maps, engravings, manuscripts, &c., at a price to be agreed on by impartial referees. Mr. Drake, with better opportunities than almost any one else in this country has enjoyed, and with his rare and unsurpassed experience and skill, has been many years collecting this library, which, in completeness, variety, and the rarity and value of most of the works, probably surpasses any private library in the United

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States, which is now, or is likely ever to be for sale entire. Mr. Drake's declining years and feeble health alone induces him to part with this choice collection. He has affixed no particular value to it, but thinks it may, on appraisal, reach \$50,000. It may, however, be assessed as low as \$35,000. Even at the former figure, it is considered, by competent judges, to be a prize worth contending for. Mr. Drake is willing to take the amount, whatever it may be, in five annual payments, with interest. Our Librarian, whose experience in bibliographical matters can, we think, be relied on, carefully examined the library the past season, and pronounces it richer and more complete than Mr. Drake's advertisement claimed for it. Any western State that secures it will be fortunate. It would have been sold long since to one of the eastern States, only for the fact that they all possess libraries covering largely the same ground. For a State, situated as ours is, having no public library of much completeness, it would be eminently proper—nay, even on selfish grounds, a good speculation, to purchase such a library. Added to our 15,000 volumes and documents, it would give our State at once one of the largest and most valuable libraries in the country—certainly the largest, one only excepted, in the West, or that the West will probably boast of in many years. In a very brief time, comparatively, from the increasing rarity and value of such works, it will double in value, while to collect the same works now, even if they could all be had, which is quite impossible, would cost far more than the aggregate sum now asked by Mr. Drake for his collection.

We are therefore of the opinion that it would be an advantage to the State to accept Mr. Drake's offer.

ISSUE OF COLLECTIONS.

An appendix to our Annual Report of 1873, consisting of several interesting and valuable papers relating to the history and biography of Minnesota, was printed separately by order of the Legislature of 1874, and distributed as part 2, volume 3, of our Collections. It was very favor-

ably received, and has been of great service to us in introducing the Society to notice abroad, and in securing for us exchanges, &c. The work has also received very flattering compliments from the press, both of our State and eastern cities. The committee on publication in their preface very justly remark :

“The favor with which Part I was received leads us to conclude that the style of its contents was happily chosen, and that a miscellany of biography, history, reminiscences and incidents of our pioneer days is perhaps as appropriate a shape as we could adopt. In contents so varied, every one studying our history can find something to choose from to aid him in his researches.”

We are accumulating manuscript for the publication of another part of about the same size, and hope to issue the same in a few months. In this connection we may be permitted to ask that gentlemen who have promised to prepare papers on different subjects, will hand them in as soon as possible.

ROOMS.

The State Library having been removed in March to the new wing of the Capitol, the apartment adjoining our own was vacated, and the two were then connected by passages, almost doubling the space hitherto occupied by us. A portion of this was subsequently rendered useless by the ventilating and heating apparatus constructed for the Senate chamber, but the net gain in room was still very valuable to us, and badly needed. Our funds have been insufficient, however, to properly furnish it.

The Legislature of 1874 having made an appropriation to build a fire proof vault for the Secretary of State's office, added to it a small sum to finish and equip the lower story of the same for our use, thus utilizing the area which would otherwise have been lost, and securing for us a spacious and thoroughly fire-proof vault, something we have often felt the need of, to preserve from loss or the possibility of destruction by fire, of a number of rare documents, books,

manuscripts, files of papers, &c., of which there are no other copies.

NEWSPAPERS.

Our department of newspapers increases gratifyingly. We have now 542 bound volumes, together with about 100 unbound volumes or files, some of the latter not quite perfect. The work of preparing and completing them has progressed steadily the past year.

We again gratefully acknowledge the gift, by the publishers, of over 90 papers in this State, and Wisconsin and Dakota, of regular files of their journals. These are carefully preserved, bound and arranged, and are rapidly forming a department of Minnesota journalism that the contributors may well be proud of, and which, while reflecting credit on their liberality, we trust may be of pecuniary advantage to them all, as it already has in a few cases.

During the year we secured by purchase and exchange or gift, some rare and valuable volumes of papers. One of them is the *London Gazette*, 13 volumes, folio, from 1665 to 1713, and the *London Chronicle*, 1757 to 1762, 12 volumes, quarto. These were procured at a very low price, and are of great value and interest historically, as well as valuable specimens of early journalism. A quite complete set of the *Columbian Centinel*, from 1786 to 1824, was received from Harvard University Library in exchange, and 9 volumes of bound newspapers, completing gaps in sets of our papers, was secured in exchange from the Massachusetts Historical Society. With some small breaks, we now have files of newspapers for over two centuries back.

Mr. Hamilton, of our Executive Council, also contributes several volumes of Saint Paul papers (valuable for exchanges), and files have also been received from Messrs. R. O. Sweeny, M. J. Clum, Wm. H. Kelley, Judge J. M. Berry, and others.

CONCLUSION.

In concluding this report, we must express our gratification at the prosperous condition of the Society generally. As we observed in the opening paragraph of this report, it is now the oldest of our State institutions, and we feel a just pride in having it at the same time the best managed and one of the most useful.

We think that it is now established on a very secure and prosperous basis, and with as ample facilities for carrying on its work as we could hope for at this stage of the State's development. The confidence shown in it by our citizens, and the good will manifested by generous gifts and encouraging words, are truly gratifying. Our constant endeavor will be, as heretofore, to advance in greater usefulness and development, and that it will become, in an increasing measure, an honor to the State, a benefit to its people, and an evidence of the intelligence, culture and liberality of her citizens.

[EXECUTIVE DOCUMENT NO. 18.]

THIRD ANNUAL REPORT

OF THE

STATE BOARD OF HEALTH

OF

MINNESOTA.

JANUARY, 1878.

PRINTED BY AUTHORITY.

SAINT PAUL:
ST. PAUL PRESS COMPANY.
1878.

STATE OF MINNESOTA,
OFFICE STATE BOARD OF HEALTH, }
December 15, 1874.

To His Excellency, C. K. Davis, Governor:

SIR: I have the honor herewith to transmit the third annual report of the State Board of Health and Vital Statistics.

Yours respectfully,

CHARLES N. HEWITT,
Secretary State Board of Health.

MEMBERS OF THE BOARD.

D. W. HAND, M. D., St. Paul, *Chairman.*

N. B. HILL, M. D., Minneapolis.

V. SMITH, M. D., Duluth.

G. D. WINCH, M. D., Blue Earth City. .

FRANKLIN STAPLES, M. D., Winona.

A. E. SENKLER, M. D., St. Cloud.

CHARLES N. HEWITT, M. D., Red Wing, *Secretary.*

GENERAL REPORT.

The work of the Board during the year has been as follows :

EDUCATIONAL.

At the request of the Regents the Secretary of this Board is serving as Professor of Public Health at the University. By a resolution of the faculty the study of Hygiene is obligatory during one term of the senior year of the collegiate course. A special course of lectures on *Foods*, their sources, modes of preparation, impurities and adulterations, will be given to all the students during the next term. The regular course of lectures on Public Health will be given at another time.

At the request of the Principal, Dr. A. E. Senkler, of this Board gave lectures on Hygiene to the students of the St. Cloud Normal School last winter. By request, he will repeat the lectures this winter. It would aid greatly in this department of our work if the other Normal Schools would imitate the one at St. Cloud, by securing the services of a physician familiar with the subject of Public Health, who could, by the fruits of his experience and reading, make the regular course of study such as to fit the students for the duties of teachers of Hygiene in our public schools.

The Secretary of this Board, by instruction, addressed the State Teachers' Institute on this subject, and will, during the winter, assist in the organization of courses of instruction

in Hygiene in several of the colleges and higher schools of the State.

ORIGINAL INVESTIGATIONS.

In accordance with the conditions of the act establishing this Board, we have entered upon a series of investigations of causes directly affecting the health, and the disease and death rate of the population of the State.

The subjects selected, and the progress made, are as follows :

I. The influences of the climate of Minnesota on diseases of the Air Passages.

“ The importance of this subject is already recognized by
“ the people as well as by the physicians of the State. It
“ has been partially considered by committees of the *Ameri-*
“ *can Medical Association* and of the *State Medical Society*.
“ The attention of the country for many years has been
“ directed to Minnesota because of the reputed healthful-
“ ness of its climate. Questions have arisen as to how far
“ this reputation is merited, and as to what climatic con-
“ ditions and influences this comparative healthfulness is
“ due. It is the duty of the State, not only for the infor-
“ mation and benefit of its own citizens, but in response to
“ a public inquiry of vast importance, to answer questions
“ relating to this subject as soon as intelligent and reliable
“ answers can be made.”

A committee of the Board, of which Dr. Franklin Staples of Winona is chairman, have been at work on this subject during the year past. The inquiry involves patient investigation and a careful collection and collation of facts. Much valuable matter has already been gotten together. About fifty replies have been received to the circular of the committee. The study will be steadily pursued during the coming year, and the conclusions reached will rest upon a solid foundation of fact.

II. *The peculiarities of the climate of Minnesota, with especial reference to its dryness, and the presence and operation of Ozone.*

This investigation is closely related to the preceding one, but involves peculiar methods of study, and the co-operation of observers in different parts of the State. It has been entrusted to Dr. A. E. Senkler, of St. Cloud. The plan of the work has been carefully arranged and investigations begun.

III. *The most economical and practical methods of ventilating and warming private dwellings with especial reference to the necessities of people of moderate means.*

The object of this inquiry is to make plain the principles involved, and to reduce the means to be used to the simplest and least expensive form, consistent with efficiency. The importance of the subject it is difficult to overrate, when it is remembered that the infant mortality of our State is about forty per cent. of its total death rate, and that the diseases of infancy are closely related to the sanitary condition of the house which is its home.

IV. *The Foods of the people of the State: their sources, processes of manufacture and domestic preparations; their impurities and adulterations.*

This inquiry includes the water supply of our population, its natural and artificial impurities. This work is already begun by the Secretary of the Board, Dr. C. N. Hewitt, Red Wing. The study will be made, as respects waters, by an analysis, with reference to their influence—on health and disease, in town and country—as to Foods by a chemical and microscopic examination of Flours of the groceries; of Teas, Coffees, Sugars and Syrups, Vinegars and Spices, and of the Salts in domestic use as Baking Powders, Cream Tartar, Soda, etc.; the various modes of manufacture and

the methods of adulteration. The effort will be made to work out methods by which impurities and adulterations can be discovered and recognized by persons of ordinary intelligence with sufficient accuracy for ordinary purposes.

Work has already begun in water analysis, and is sufficiently advanced to give promise of valuable results, and has been brought to bear upon the study of the sanitary condition of the public institutions.

V. *Kerosene—The cause of accidents from its use, and the mode of preventing them.*

By order of the Board the Secretary has begun an examination of this question. The work has sufficiently advanced to justify the following statement and recommendation: The kerosene in ordinary use by our population is that known as "110° fire test." An examination of many samples proves that this article will give off an explosive gas at 78° F., and will take fire at a little below 110° F. When it is known that the temperature of an ordinary lamp in operation often reaches and exceeds 78° F.—as for that matter does the temperature of many a living room in winter—and that it takes but a moment of time to raise the temperature of a small quantity of this oil from 78° to 110°, when it readily takes fire, the causes of the frequent dangerous and fatal accidents from its use will be no mystery. It is more dangerous than gunpowder. Another article of kerosene known as "Head-light Oil," is furnished at from twenty-five to thirty cents a gallon. The samples of this oil examined gave off an explosive gas at 128° F., and took fire at about 165° F. This oil is safe in any ordinary lamp. The difference in expense is trifling; the difference in safety is incalculable. We repeat the recommendation of our last report, that the Legislature attach a sufficient penalty to the sale of kerosene with a *flashing test below 115° F.*, to prevent its sale.

The apparatus necessary for a test is inexpensive, and the method of its use is easy and safe. Other States have

enacted such laws, and the necessity is as great in Minnesota as elsewhere.

The inspection of the public institutions to enable this Board to act intelligently as the advisor of the State in all hygienic and medical matters relating to them, has been thoroughly done. The following statements exhibit their condition in these respects, and the recommendations which we respectfully make with reference to them:

THE HOSPITAL FOR THE INSANE AT ST. PETER.

There were in this institution September 1st, 1874, 370 inmates, 203 males, 167 females, and the Superintendent estimates that there are 130 more insane persons in the State not in the asylum.

The new wing, at the date of inspection, was not complete but soon to be. When done and occupied, the present building will accommodate 450 patients and will have cost nearly \$500,000. It is believed that the old hospital can be abandoned within a year. At that time the new hospital will be filled.

The proportion of incurables at present in the hospital is 80 per cent. of the whole number of patients. The Superintendent estimates that twenty per cent. are able to leave within two years after admission, cured. The number "discharged cured" in 1872 and 1873 was 16 per cent. It is thus apparent that a very large proportion of the population of the asylum are permanent residents, and that the number of this class must increase with the present method of admission. Friends do not send patients till recovery at home is dispaired of, and the Superintendent is often compelled, *for want of room*, to delay admissions.

Was the Asylum able to do its whole duty the statistics above quoted would be impossible. The Superintendent estimates that 75 *per cent.* of recent cases are curable, i. e., those insane for the first time, and submitted to hospital treatment within six months of first attack.

It is very evident therefore that the truest economy on

the part of the State, and the interest of this most unfortunate class require that ample provision be made for hospital treatment at the earliest practicable moment after attack. It is, we believe, the opinion of the Superintendent and the Board of Trustees of the Hospital, as it is ours, that the present building should not be enlarged, but that other provision be made for those who cannot now be accommodated here. We respectfully recommend that the Legislature takes this subject into immediate consideration and provide for a thorough study of the most approved methods of hospital construction, before any further steps are taken. We can hardly avoid the conviction that a radical change in our present methods of providing for the insane is necessary, in their own interest and that of the State. The end in view in levying and using the large tax, necessary for this work, is to incur the largest proportion of recoveries, at the least expense, and the proper care of them, when recovery seems beyond hope.

THE STATE PRISON AT STILLWATER.

There are at present in the State Prison 134 male convicts and one female. Total 135. The capacity of the Prison is 154 cells for males, four cells for females. Total 158 cells. Excluding sick cells and dungeons, there is room for 150 males and eight females. There is therefore accommodation but for 16 males and 7 females remaining.

Among the present prisoners there are

14 men convicted of murder in the 1st degree.

3 men convicted of murder in the second degree.

Total 17, or 11 per cent. of the whole number, of whom 15 are imprisoned for life. Of the remainder, there are 22 whose term of sentence is for more than five years; and 96, or over 70 per cent. of the whole number, are sentenced for less than five years.

The sanitary condition of the Prison is still unsatisfac-

tory, and it seems imperative to bring it up to the standard which it ought to reach.

The ventilation of the cells is irregular and not sufficient. The defect is one of original construction. Just what the design was is not known, as the plans are lost.

The warming of the cell-room is by stoves burning wood. They are placed on the ground floor, one on each side of the room. It is found impossible to regulate the temperature so as to warm the cells alike.

The water supply is bad and insufficient. Springs are abundant all over the yard, and even under the cell room, in which is one used for drinking purposes. This water has been examined in our office. It is hardly fit for drinking purposes and is too hard for washing clothes or for bathing.

The bathing facilities are of the most primitive character—a bucket of water in the cell.

The laundry is in an old shanty with no proper facilities.

The drainage is still insufficient.

The out houses are unmitigated nuisances.

The health of the prisoners is fair. The mortality for 1874 has been less than 2 per cent.

The number reported sick for the year ending Nov. 30th, 1874, is 459, and the daily average at sick call, not included in the above, was 13.

The prevailing sicknesses are affected by the unhealthy condition in which the men live.

The kitchen is in the center of the building on the ground floor, and not adapted to the economical preparation and distribution of the food.

The food of the prisoners is of the first quality, great variety, and abundant in quantity. There are few tables among the laboring classes so well supplied.

We are decidedly of the opinion that the abundant diet, with such sanitary care as the Surgeon and Warden are able to give them, alone prevent a much larger sick and death rate.

The location of the Prison is bad. In a ravine or cooley, with higher land on three sides and high walls on all sides,

with a soil of clay full of living springs, difficult of drainage and with as many buildings as the available space ought to contain, this Board respectfully recommend that the capacity of the prison be not increased.

There is another reason which it is our duty to mention and one which has been forced upon us by repeated inspection.

As will be seen by reference to the statistics quoted, and more fully in the Warden's report, 70 per cent. of the prisoners have short terms of imprisonment (less than five years). It is plainly the object of the State and the interest of the law to make the prison not merely a *punative* but a *reformatory* institution, where, while the way of the transgressor is hard, it shall be made to offer him any proper inducement to go out, after his discipline is over, prepared and disposed to lead a better life.

This does not apply to those confined for life, of whom there are fifteen, all murderers. Yet at present the discipline of all is the same. The only intercourse permitted among the prisoners is when at work, and out of the direct control of the Warden or his keepers. The only classifications among them are those which grow out of their mechanical capacity, and are determined by the convenience of those who hire their labor of the State.

The result we find to be, that the leading and controlling is that of the worst class, and the effect must be to bring all to the moral level of the lowest, for the most desperate and abandoned criminals are subjected to no other discipline than is necessary to restrain them or secure their proportion of work. The influence of this state of affairs on prison discipline is apparent in the recent conspiracies and escapes, and in the morals and discipline of the younger and less advanced the effect is reported by the Warden to be as a rule bad. We believe it to be always bad. The Warden further reports, "We are not able to classify the prisoners so as to be able to prevent these evil influences for we have not full control over them at all times."

For all the reasons stated we urge upon the Legislature

the necessity of a new prison on a new site, constructed upon a plan fully up to the necessities of such an institution. The present prison can then be used for the most abandoned and life convicts, and the new one should be so arranged that the Warden can be held accountable not only for the safe keeping of prisoners, but for their discipline and work, and so be given opportunity to make imprisonment not only a punishment but a discipline and incentive to a better life.

THE INSTITUTION FOR THE DEAF AND DUMB, AND BLIND AT
FARIBAULT.

During the year there have been in attendance at this institution :

Deaf Mutes, males	69,	females	35,	total,	104
Blind,	"	13,	"	9,	" 22
					—
Total of both classes,					- 126

Health of the Pupils.—There have been cases of Diphtheria, Scarlet Fever and Typhoid Fever during the year. The statistics called for have not been furnished by the physician at the date of this report. The changes advised by this Board for sanitary reasons have been carried out, as follows: Extension and covering of the outlet of the main sewer. Four large ventilators, two on the roof of each wing. Closure of communication between the air space of the walls and the ventilating shafts at the registers. Extension of partition between chimnies and ventilating flues to the top of the stacks. Independent ventilation of the water closets in the dormitories. The new building for the Blind was not in use at the last inspection. It is now reported occupied. The separation of the classes, now for the first time possible, will be a benefit to both, and give greatly increased facilities for their care and training.

The larger boys (Deaf Mutes) are taught the Cooper's,

Shoemaker's or Tailor's trades, to the number of about 90. The work hours are from 1 to 4:30 o'clock p. m., except on Saturday. The girls are taught household work, plain sewing and dressmaking, and to a limited extent, fancy sewing. Four of the girls are learning the Tailors' trade.

The Superintendent reports the Deaf Mute Asylum full, and that the managers will ask for \$25,000 to complete the foundation of the centre building.

The complaint referred to this Board for investigation against this Institute, and our action thereon, will be understood from the special report to the Governor, of September 24th, 1874.

THE REFORM SCHOOL AT ST. PAUL.

There are now in this school, boys 110, girls 3; total 113.

The furnaces in use in the old building at the last inspection have been abandoned, and it is now heated by steam, and *direct* radiation. The steam pipes extend around the walls of the rooms at the floor, and in addition there are three stacks of pipes in the basement. Cold air is introduced from the outside to each of them, heated and thrown into the building. Though an improvement, this work is not well done, nor is it sufficient. The foul air registers are not large enough, nor is proper attention paid to their management. The committee gave instructions as to their use. This steam apparatus was put in by Wilson & Rogers, of St. Paul. The new building, containing school rooms and dormitory, and the detached building, also new, used for work shops, are heated by another steam apparatus, put in by Woolsey & Co., St. Paul.

All the rooms in these buildings are heated by radiating stacks, without any attempt to introduce fresh air. The foul air ducts are not sufficient, and without air supply cannot work well. All the evils of the old capitol heating apparatus are here reproduced in a way positively reprehensible.

The plumbing in the old building is as at last report, and in fact, since it was introduced, useless. No attempt is made to use it.

The drainage is, as at last report, into a sink 40 feet to the rear of the building, which overflows into another 20 feet nearer the barns, and further away from the house. Both are well closed and trapped. The privy is near the barns, and in the same filthy condition as at last report.

The water supply during the last summer has been from a drive well 35 feet deep, near the barn and 60 feet from nearest sink. No marked sickness occurred till August 29th, when a boy came down with typhoid fever. Other cases followed during September, till at date there have been 22 cases and three deaths. A sample of the water from the well above referred to was examined by the Secretary of the Board, and found contaminated with sewerage. The use of the water was stopped, and the older well, 500 feet east of the buildings and 60 feet deep, was again used. That water has also been examined. The following memorandum of the analysis will explain:

	Well 35 ft. deep—near barn.	Well 60 feet deep.
Solid residue to the gallon,	50 grs.	17 grains.
Chlorides, - - -	In large amount.	A trace.
Ammonia, - - -	In large amount.	Slight.
Sulphates, - - -	About 3 grs. to gal.	3 grs. to gal.

There is scarce a doubt that the water in use when the fever broke out contained a considerable amount of organic matter, sufficient to render it entirely unfit for use. The water of the deeper well, judged by the sample examined, is a fair water, sufficiently pure for drinking and domestic use. But one case of fever remains, who is convalescent.

The health of the pupils is at present good.

The general condition of kitchen, school-rooms and dormitories is fair.

INSPECTION OF THE NEW HEATING AND VENTILATING APPARATUS OF THE CAPITOL BUILDING.

Conditions of the Problem.—Each chamber contains 51,000 cubic feet of air. Each is required to have a temperature of 65° to 70°, F.

The population of the Senate chamber is 41 senators, 12 pages and clerks, and an average of 40 visitors. Total 93 persons.

Allowing 3000 cubic feet of fresh warmed air per hour per head, there is necessary for the ventilation of the Senate chamber during the day, 279,000 cubic feet of air per hour.

At night there are 27 gas burners in operation. Each burner requires as much air as three men, $27 \times 3 = 81$ men, requiring 243,000 cubic feet of air per hour.

Required for night ventilation of Senate chamber, 279,000, $- 243,000 = 522,000$ cubic feet air per hour.

Population of the House chamber—104 members, 12 clerks and pages—and average of 40 visitors=158 persons, and allowing 3000 cubic feet of air per head per hour, there is necessary to ventilate that chamber during the day, 474,000 cubic feet air per hour.

The demand for gas burners of Senate, 243,000 cubic feet air per hour.

The night ventilation of House chamber, 717,000 cubic feet air per hour.

This is the amount of air which the foul air ducts should extract from each of these chambers per hour, when the Legislature is in session, to keep the amount of carbonic acid in the air at the standard of 6 parts in 10,000, the external air being 4 parts in 10,000.

THE METHOD IN USE TO ACCOMPLISH THIS RESULT.

Warming by steam. Direct radiation from pipes around the walls of the rooms, next the floor, from upright coils in the ventilating shafts and by two coils under each chamber.

Through these last, cold air is brought from outside the

building, warmed and thrown into each room, through registers in the floor between the doors and speaker's desk in centre aisle.

The foul air ducts are perpendicular shafts extending from floor to ceiling, against the front and rear walls of the building, inside the chamber, two on each side. They are lined with tin, and above the ceiling makes an oblique angle and enter a five foot Emerson's Ejector in the roof, over the centre of each chamber. Each of these shafts has two registers, one at the floor and the other at the ceiling. They have the same superficial area as the interior of the shaft, 4.3 sq. feet each. In the centre of the ceiling, and opening into the base of the ejector, is a register five feet in diameter in which is a single valve turning on its centre. The two chandeliers, twelve lights each, are over the central aisle and about ten feet on either side of this register. The superficial area of the heat registers in the floor equals that of the foul air ducts.

At the date of inspection, 11 A. M., December 12th, 1874, the temperature of the outside air was 26° F., and a brisk breeze was blowing. The boilers carried 20 lbs. of steam and the House chamber only was warmed. The temperature of the air at the heat registers varied. The one nearest the doors and farthest from the cold air entrance, was 75° to 85° F. That nearest the speaker's desk was 58° to 70° F. The temperature on speaker's desk was 67° F.; on railing of the gallery, 70° F.; and at an elevation of five feet in centre of the room, 70° F.

Closing all doors and windows, the center register and the upper registers of foul air ducts, we found the rear wall ducts delivering each 72,240 cubic feet per hour, or together, 144,480 cubic feet per hour. Those in the front wall 70,176 cubic feet, or together 140,355 cubic feet per hour. Total discharge of foul air 284,832 cubic feet of air per hour, =1,802 cubic feet per hour per head during the day; 1,191 cubic feet per hour per head during the evening, including the gas lights. Opening the registers at the top of the ducts, diminished the discharge through lower registers nearly

one-half, and closing them and opening the central register had the same effect. The influence of the heat of the gas lights in increasing the discharge of foul air we could not estimate, but it can hardly be enough to carry off the foul air they produce.

The heating apparatus in Senate chamber was not in operation, so that the only causes at work to produce ventilation were the natural ones—diffusion of gases and the force of the wind on the ejector in the roof. We examined the circulation in the foul air ducts, all doors, windows closed, and all registers including those for heat shut, except those at the base of foul air ducts. We found the air going into them as follows: The two next rear wall each 61,920, or together 123,840 cubic feet per hour. Those next front wall each 55,728, or together 111,456 cubic feet per hour. Total 235,296 cubic feet per hour, being equal to a supply of 2,530 cubic feet per head per hour during the day, and 1,352 cubic feet per head per hour during the night including gas lights.

This circulation caused by natural means, with a difference (26° F. 56° F.) of 30° between inside and outside, and by the force of the wind on the ejector. If the heating and ventilating apparatus works in the Senate chamber as in the House chamber, it will furnish during the day at least 3,000 cubic feet per head per hour. At night (including gas lights) 1,637 cubic feet per head per hour. The air in the House chamber had the peculiar odor of steam heat, and felt dry. We did not test the degree of moisture, but we feel safe in suggesting that evaporating pans be put over each coil in the basement, and that the quantity of water be regulated by automatic machinery so that there can be no mistake in the constant supply. It is evident that the contamination of air by gas lights is so great in these chambers that the problem of ventilation would have been much simplified had the air from these lights been provided with a separate escape. That might have been done for each chandelier and the present ceiling register been rendered unnecessary. The metallic tubes from the chandeliers car-

ried up through the well of the ejector would by their heat have greatly assisted the other ventilation.

The anemometer showed a circulation into the rooms when the doors were open from the central hall. The odor of the water closets was very perceptible in the hall and even in the chambers. We examined the water closets. They are in front of the boiler room in the basement. There is no door between them and the central hall. These closets should have been ventilated first. The only way to prevent their offensive odor from penetrating the whole building, when warmed, is to provide for a downward circulation of air through them into the smoke stack of the furnaces. This can easily be done. The windows of the water closet room should be let down a little from the top and the room should be shut off from communication with the rest of the building by close doors. An inspection of the warming and ventilation when the Senate and House are in session will enable us to know the actual deterioration of the air and the influence of the gas lights on that and on the ventilation. Till such inspection is had more specific comment on the new system cannot be made.

THE VENTILATION AND WARMING OF PUBLIC SCHOOL BUILDINGS.

The Secretary of the Board will, assisted by other members, go on with the examination of these buildings already begun. When completed the conclusions will be published in the local papers, when thought advisable, and summarized in our next report.

THE PROPOSED INEBRIATE ASYLUM.

The opinion of this Board, founded on a prolonged study of the question, remains as in last report. The necessity for such an institution is more and more apparent every day. We venture to hope that the Legislature will make such provision as shall render the speedy organization of the Asylum possible. The financial statement appended, exhibits

the expenditures of the appropriation made for the use of the Board.

Respectfully submitted,

D. W. HAND,
N. B. HILL,
V. SMITH,
CHARLES, N. HEWITT,
G. D. WINCH,
FRANKLIN STAPLES,
A. E. SENKLER.

St. Paul, Dec. 13th, 1874.

FINANCIAL STATEMENT.

For Secretary's Salary.....	\$500 00
For Chemical Apparatus.....	59 44
For Services of Dr. Boardman.....	7 50
For Air Meter.....	88 84
For Printing.....	71 85
For Traveling Expenses of Members.....	190 04
For the Secretary for special Analysis and Investigations.....	500 00
For Postage.....	17 49
For 14 copies Journal Am. Soc. Science Association.....	14 00
For Sundries, Express charges, etc.....	15 00

Total.....\$1,414 16
The amount of the appropriation was.....\$1,500 00

THIRD
ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER
OF THE
STATE OF MINNESOTA.

MADE TO HIS EXCELLENCY THE GOVERNOR.

SAINT PAUL:
OFFICE OF ST. PAUL PRESS COMPANY.
1874.

STATE OF MINNESOTA,
DEPARTMENT OF INSURANCE, }
ST. PAUL, July 1, 1874.

To His Excellency, C. K. Davis,
Governor of Minnesota:

SIR:

I have the honor to submit herewith, the Third Annual Report of this department.

Very respectfully,

Your Obedient Servant,

A. R. MCGILL,
Insurance Commissioner.

INSURANCE COMMISSIONER'S REPORT.

PART I.

The first part of this report pertains to the business of 1873 of the 64 fire, marine and inland insurance companies now operating in the State of Minnesota, and contains, in addition to the annual financial statements of said companies, various detailed tables carefully compiled therefrom, exhibiting the affairs of said companies in such compact and condensed form as to greatly facilitate inquiries into their comparative financial and business standing.

Table A shows the general condition of said companies at the close of 1873, respecting their capital, assets, liabilities, &c. ; table B, a classification of the several items comprising their assets ; table C, their liabilities and what they consist of ; table D, their income and the source thereof ; table E, their expenditures, duly classified ; table F, their relative income and expenditures ; table G, their premium receipts and paid losses ; table H, their risks written and premiums received, separating the " fire business " from the " marine and inland business ;" table I, the total risks in force on the 31st of Dec., 1872, and on the 31st of Dec., 1873, respectively ; table J, the names and location of the various fire, marine and inland companies operating in the State, and the names of the presidents and secretaries thereof, together with the names and addresses of the attorneys empowered to accept service of process for said companies in Minnesota.

Tables No. 1 and 2 relate exclusively to the business transacted in the State of Minnesota in 1873, and show the risks written, premiums received, and losses paid by the companies then operating in the State, together with the average premium rates, &c., &c.

COMPANIES WITHDRAWN AND ADMITTED.

The following named companies, doing business here in 1873, have failed to enter the State the present year :

- | | | | |
|--|---|---|------------------|
| 1. Merchants' Insurance Company, | - | - | Newark, N. J. |
| 2. New Orleans Mutual Insurance Association, | - | - | New Orleans, La. |
| 3. People's Insurance Company, | - | - | Newark, N. J. |
| 4. Republic Fire Insurance Company, | - | - | New York, N. Y. |

Of the above named, the New Orleans Mutual Insurance Association has applied to be admitted this year—application still pending.

The following named companies not in the State at the date of the last annual report of this department, have since been admitted :

- | | | | |
|--|---|---|---------------------|
| 1. Armenia Insurance Company, | - | - | Pittsburg, Pa. |
| 2. Atlantic and Pacific Insurance Company, | - | - | Chicago, Ill. |
| 3. Brewers' Fire Insurance Company, | - | - | Milwaukee Wis. |
| 4. Clay Fire and Marine Insurance Company, | - | - | Newport, Ky. |
| 5. Franklin Insurance Company, | - | - | St. Louis, Mo. |
| 6. Franklin Insurance Company, | - | - | Wheeling, W. Va. |
| 7. Faneuil Hall Insurance Company, | - | - | Boston, Mass. |
| 8. German Insurance Company, | - | - | Erie, Pa. |
| 9. Girard Fire Insurance Company, | - | - | Philadelphia, Pa. |
| 10. Glen's Falls Insurance Company, | - | - | Glen's Falls, N. Y. |
| 11. Howard Insurance Company, | - | - | New York, N. Y. |
| 12. Humboldt Insurance Company, | - | - | Newark, N. J. |
| 13. Mercantile Insurance Company, | - | - | Cleveland, Ohio. |
| 14. National Fire Insurance Company, | - | - | New York, N. Y. |
| 15. Orient Mutual Insurance Company, | - | - | New York, N. Y. |
| 16. Pennsylvania Fire Insurance Company, | - | - | Philadelphia, Pa. |
| 17. Pennsylvania Insurance Company, | - | - | Philadelphia, Pa. |
| 18. People's Insurance Company, | - | - | Memphis, Tenn. |
| 19. St. Louis Insurance Company, | - | - | St. Louis, Mo. |
| 20. Watertown Fire Insurance Company, | - | - | Watertown, N. Y. |
| 21. Westchester Fire Insurance Company, | - | - | New Rochelle, N. Y. |
| 22. Lancashire Fire Insurance Company, | - | - | Manchester, G. B. |
| 23. Scottish Commercial Insurance Company, | - | - | Glasgow, G. B. |

AUTHORIZED COMPANIES.

With the foregoing deductions and additions the following is a full and complete list of all companies authorized to do a fire and inland business in Minnesota, on the first of July, 1874 :

1. Aetna Fire Insurance Company,	Hartford, Conn.
2. Amazon Insurance Company, -	Cincinnati, Ohio.
3. American Central Insurance Co.,	St. Louis, Mo.
4. Armenia Insurance Company, -	Pittsburg, Pa.
5. Atlantic and Pacific Insurance Co.,	Chicago, Ill.
6. Atlas Fire Insurance Company,	Hartford, Conn.
7. Black River Insurance Company,	Watertown, N. Y.
8. Brewers' Fire Ins. Co. of America,	Milwaukee, Wis.
9. Citizen's Insurance Company, -	St. Louis, Mo.
10. Clay Fire and Marine Insurance Co.,	Newport, Ky.
11. Connecticut Fire Insurance Co.,	Hartford, Conn.
12. Continental Insurance Company,	New York, N. Y.
13. Fire Association of Philadelphia,	Philadelphia, Pa.
14. Fireman's Fund Insurance Company,	San Francisco, Cal.
15. Franklin Fire Insurance Company,	Philadelphia, Pa.
16. Franklin Fire and Marine Ins. Co.,	St. Louis, Mo.
17. Franklin Insurance Company, -	Wheeling, W. Va.
18. Faneuil Hall Insurance Company,	Boston, Mass.
19. Germania Fire Insurance Company,	New York City, N. Y.
20. German American Insurance Co.,	New York City, N. Y.
21. Girard Fire and Marine Ins. Co.,	Philadelphia, Pa.
22. Glen's Falls Insurance Company,	Glen's Falls, N. Y.
23. Globe Insurance Company, - -	Chicago, Ill.
24. German Insurance Company, -	Erie, Pa.
25. Hanover Fire Insurance Company,	New York City, N. Y.
26. Hartford Fire Insurance Company,	Hartford, Conn.
27. Home Insurance Company, - -	New York City, N. Y.
28. Home Insurance Company, -	Columbus, Ohio.
29. Howard Insurance Company, -	New York City, N. Y.
30. Humboldt Insurance Company,	Newark, N. J.
31. Insurance Co. of North America,	Philadelphia, Pa.
32. Manhattan Insurance Company,	New York City, N. Y.
33. Mechanics' and Traders' Ins Co.,	New York City, N. Y.
34. Mercantile Mutual Insurance Co.,	New York City, N. Y.
35. Mercantile Insurance Company, -	Cleveland, Ohio.
36. Minnesota Farmers' Mutual Fire Ins. Association, - - - -	Minneapolis, Minn.
37. National Fire Insurance Company,	Hartford, Conn.
38. National Fire Insurance Company,	New York City, N. Y.
39. Niagara Fire Insurance Company,	New York City, N. Y.

40.	Northwestern National Ins Co.,	Milwaukee, Wis.
41.	Orient Fire Insurance Company,	Hartford, Conn.
42.	Orient Mutual Insurance Company,	New York City, N. Y.
43.	Pacific Mutual Insurance Company,	New York City, N. Y.
44.	Pennsylvania Fire Insurance Co.,	Philadelphia, Pa.
45.	Pennsylvania Insurance Company,	Philadelphia, Pa.
46.	People's Insurance Company, -	Memphis, Tenn.
47.	Phenix Insurance Company, -	Brooklyn, N. Y.
48.	Phoenix Insurance Company, -	Hartford, Conn.
49.	St. Louis Insurance Company, -	St. Louis, Mo.
50.	St. Paul Fire and Marine Ins. Co.,	St. Paul, Minn.
51.	St. Joseph Fire and Marine Ins. Co.,	St. Joseph, Mo.
52.	Springfield Fire and Marine Ins Co.,	Springfield, Mass.
53.	Traders' Insurance Company, -	Chicago, Ill.
54.	Watertown Insurance Company,	Watertown, N. Y.
55.	Westchester Insurance Co., -	New Rochelle, N. Y.
56.	Commercial Union Insurance Co.,	London, G. B.
57.	Imperial Fire Insurance Company,	London, G. B.
58.	Lancashire Fire Insurance Company,	Manchester, G. B.
59.	Liverpool and London and Globe Ins. Company, - - - - -	Liverpool, G. B.
60.	London Assurance Corporation Ins. Company, - - - - -	London, G. B.
61.	North British and Mercantile Ins. Co.,	London & Edinburgh, G. B.
62.	Queen Insurance Company, -	Liverpool, G. B.
63.	Royal Insurance Company. -	Liverpool, G. B.
64.	Scottish Commercial Insurance Co.,	Glasgow, G. B.

The Minnesota Farmers' Mutual Fire Insurance Association, included in the foregoing list, is entirely excluded from the tabulated statements hereafter appearing. It is a mutual company, operating exclusively in Minnesota and doing a farm business only; is not subject, under the law, to official supervision, and is exempted from the restrictive provisions applying to all other companies. Owing to its peculiar method of doing business and to the meagreness of its reports, it has been found impracticable to include its transactions in any of the tables herewith presented.

COMPARATIVE RESULTS.

The following affords a partial relative view of the number, financial standing, and business operations of the com-

INSURANCE COMMISSIONER.

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panies doing business in Minnesota in 1872 and 1873, respectively :

	1872.	1873.
Number of Minnesota companies operating July 1st, ..	2	2
Number of companies from other States.....	36	53
Number of companies from foreign countries.....	7	9
Total number of companies authorized to do business in Minnesota	45	64
Total cash capital of the American companies.....	\$20,418,217 06	\$24,189,750 00
Total assets of American companies.....	46,652,449 24	57,783,456 44
Total American assets of foreign companies.....	10,328,185 31	10,631,188 51
Aggregate assets of all companies.....	56,980,634 55	68,414,644 95
Total reinsurance reserve of American companies....	14,472,749 07	18,913,276 62
Total reinsurance reserve of foreign companies.....	4,731,814 34	5,259,848 06
Aggregate reinsurance reserve of all companies.....	19,204,563 41	24,173,129 67
Total liabilities of American companies, exclusive of capital and reinsurance reserve	10,554,996 44	7,230,702 87
Total liabilities of foreign companies, exclusive of capital and reinsurance reserve	2,243,680 47	1,407,536 79
Aggregate liabilities of all companies, exclusive of capital and reinsurance reserve.....	12,798,676 91	8,638,239 66
Total liabilities as to policy holders of American companies.....	25,027,745 51	26,143,979 49
Total American liabilities of foreign companies as to policy holders.....	6,975,494 81	6,667,379 84
Aggregate liabilities of all companies as to policy holders.....	32,003,240 32	32,811,359 33
Surplus as to policy holders of American companies....	21,625,703 73	31,809,004 87
Surplus as to policy holders of foreign companies....	3,352,690 50	3,941,791 92
Aggregate surplus as to policy holders.....	24,978,394 23	35,750,796 89
Number of American companies possessing surplus beyond capital.....	25	48
Number of American companies showing impairment of capital.....	11	6
Total surplus beyond liabilities including capital.....	\$1,868,263 44	\$5,639,849 92
Total impairment of capital	1,324,904 86	54,473 59
Net surplus over impairment of capital.....	543,358 58	5,585,376 33
Average percentage of impairment of capital.....	16 44	2 25
Total income.....	45,180,340 64	53,225,569 91
Total expenditures.....	48,592,552 16	47,674,434 66
Excess of expenditures over income.....	3,412,211 52	
Excess of income over expenditures		4,069,878 28
Total fire risks written.....	3,531,447,700 00	3,860,989,626 00
Total fire premiums received.....	36,528,757 08	44,696,856 71
Total marine and inland risks written. ..	464,975,858 00	686,040,220 00
Total premium received on marine and inland risks...	5,587,952 61	8,158,611 77
Aggregate fire, marine and inland risks written.....	3,996,423,558 00	4,547,035,846 00
Aggregate fire, marine and inland premiums received..	42,352,150 88	52,855,468 48
Total fire, marine and inland losses paid.....	35,345,088 81	31,527,392 22
Excess of premiums received over losses paid.....	7,007,062 07	21,328,076 26
Ratio of losses paid to premiums received.....	83.45	59.64
Total outstanding risks December 31st.....	3,655,981,380 00	3,646,732,741 00

It will be seen that the number of companies reporting for 1873, together with the combined capital and assets thereof, largely exceed those reporting for 1872, and, what

is more interesting, the liabilities of the *sixty-three* companies comprised in the list of 1873, excluding capital and reinsurance reserve, is but \$8,638,239.66 as against \$12,798,676.91 of the *forty-four* companies of 1872. The annual statements show, in a marked degree, the improvements which have overtaken these companies during the last year. Of the forty-four which reported their business of 1872, eleven showed impairments of capital amounting to \$1,324,904.86, while of the sixty-three reporting for 1873, but six are impaired and the total amount of the impairment is but \$54,473.59. The percentage of the impairment in 1872 was 16.44; in 1873, 2.25.

The losses paid in 1872 by forty-four companies were \$35,345,088.81 against \$31,527,392 paid by sixty-three companies in 1873, while the premium receipts of the latter exceeded those of the former by over ten million dollars. The excess of premiums received over losses paid in 1872 was \$7,007,062.07; in 1873, \$21,328,076.26. From every comparative stand point, the annual statements show a much stronger and more solvent condition of affairs this year than last, and this favorable comparison will be found to hold good, even in a greater degree, when confined only to the companies operating here in 1872.

CAPITAL.

The aggregate capital of companies now operating in the State is \$24,189,750 against \$20,418,217 last year. The four companies in the State last year which thus far have failed to report this year were represented by \$1,607,717 of capital, and the nineteen new American stock companies admitted, have a combined capital of \$4,814,750.

The "Ætna" of Hartford shows an increase from \$2,000,000 to \$3,000,000; the "Hanover" of New York, from \$250,000 to \$400,000; the "Northwestern National" of Milwaukee, from \$235,500 to \$300,000; while but two companies show a decrease, to-wit, the "Mercantile Mutual" of New York, from \$1,000,000 to \$500,000, and the "Orient" of Hartford, from \$500,000 to \$350,000.

The legislature of last winter reduced the capital required of companies hereafter to be organized in this State from \$200,000 to \$100,000. Companies of other States are still required to have \$200,000 capital as a condition precedent to entering the State.

Of the companies operating here last year but one showed an impairment of capital on Dec. 31st, 1873, beyond the twenty per cent. allowed by law, namely, the "Black River" of New York, amounting to \$61,947.01. A requisition was made against the company for the amount, and, under an assessment, the stockholders promptly paid in \$65,500 to make good the company's whole capital.

ASSETS.

Of the companies herein reported thirty-three have returned in their annual statements items of assets not admissible as such under our law, and which have therefore been carefully excluded from the "available assets" in the statements published herewith. These items consist generally of "office furniture," "bills receivable," "bankable paper," "book balances," "company's own stocks," &c., &c., and while they may have a prospective, or even present, value to the companies owning them, are not entitled to be reckoned as "available assets." However, as a rule, the annual statements show a decided improvement over those of the preceding year. Of forty-four companies reporting in 1873 the deductions from twenty-three thereof on account of similar items, amounted to \$879,369.92, while this year with sixty-three companies reporting, the deductions of thirty-three amount to but \$447,497.88.

The following is a statement of the "items not admitted as assets :"

ITEMS NOT ADMITTED AS ASSETS.

Amazon Insurance Company.....Office furniture.....		\$5,000 00
American Central Insurance Co. .Office furniture.....		7,500 00
Atlantic and Pacific Ins. Co.....Bills receivable.....	\$9,005 40	
Office furniture, accounts, &c..	10,281 85	19,287 20
Atlas Insurance Company.....Office furniture.....		3,499 88
Black River Insurance Company..Bills receivable.....	5,039 13	
Office furniture.....	3,000 00	8,039 13
Citizen's Insurance Company.....Bills receivable.....		50,373 77
Clay Fire and Marine Ins. Co.....Office furniture.....		1,156 50
Fire Association Insurance Co....Company's own stock.....		55,245 00
Fireman's Fund Insurance Co.....Furniture.....	4,393 11	
Bills receivable.....	5,139 85	
Suspense account.....	600 00	10,132 96
Franklin Insurance Co., Mo.....Office furniture.....		1,527 73
Franklin Insurance Co., W. Va...Office furniture.....	2,894 93	
Company's own stock.....	1,000 00	3,894 93
Germania Fire Insurance Co.....Office furniture		11,774 78
Girard Fire and Marine Ins. Co...Loans on company's own stock	2,000 00	
Office and agency supplies.....	5,000 00	7,000 00
Glen's Falls Insurance Company...Office furniture.....	2,500 00	
Due on contract for sale of land	1,900 00	4,400 00
Globe Insurance Company.....Office furniture.....		3,000 00
German Insurance Company.....Judgment.....	2,400 00	
Bills receivable.....	594 08	2,994 08
Hartford Fire Insurance Co.....Bills receivable.....		3,025 79
Home Insurance Company, Ohio..Loans on personal security....	199 80	
Safe, judgment, &c.....	4,200 87	4,400 67
Howard Insurance Company.....Personal property.....	5,000 00	
Individual balances.....	1,801 80	6,801 80
Humboldt Insurance Company....Office furniture.....		1,500 00
Insurance Co. of North America..Book balances.....		43,831 64
Mercantile Mutual Insurance Co..Company's own stock.....		15,500 00
Mercantile Insurance Company....Office furniture.....	1,500 00	
Open accounts.....	2,613 34	4,113 34
Northwestern National Ins. Co...Office furniture.....		2,500 00
Orient Fire Insurance Company...Cash balances on book.....		11,825 69
Orient Mutual Insurance Co.....Company's own scrip.....		90,990 00
Penn Fire Insurance Company....Office furniture.....		1,196 80
People's Insurance Co., Tenn.....Office furniture.....	1,500 00	
Bills receivable.....	15,005 08	16,505 08
St. Paul Fire and Marine Ins. Co..Loan on company's own stock		840 00
St. Joseph Fire and Mar. Ins. Co..Bills receivable.....		41,157 92
Traders' Insurance Company.....Office furniture.....		2,150 87
Westchester Insurance Co.....Office furniture.....		8,000 00
Queen Ins. Co.—U. S. Branch.....Office furniture.....		3,330 13
Total deductions.....		\$447,497 88

After deducting the amount above ascertained the aggregate assets of the companies doing business in this State is \$68,314,644.95 which is invested and classified as follows :

Value of real estate owned.....	\$8,468,498 99
Loans on real estate security.....	15,254,698 20
Market value of United States bonds owned	18,080,441 20
Market value of all other bonds and stocks owned.....	12,418,845 25
Loans secured by collaterals.....	3,518,563 44
Cash on hand and in bank	6,074,184 38
Premiums in course of collection.....	5,548,848 85
All other assets.....	3,016,125 14
<hr/>	
Total,	\$68,814,644 95

LIABILITIES.

The total liabilities on the 31st of Dec., 1873, of the various companies now operating in Minnesota, was \$32,811,359.31, classified as follows :

Unpaid losses, - - -	\$3,632,473 46
Re-insurance reserves, - -	24,173,119 67
All other liabilities, - -	5,005,766 20
<hr/>	
Total, - - -	\$32,811,359 33

The detailed exhibit of these liabilities as pertaining to each company may be found in Table C.

It appears by the last annual report of this department that the unpaid losses of the companies then reporting (44 in number) were \$8,071,934.16,—an excess of \$4,439,460.70 over similar liabilities of companies reporting this year, while the reinsurance reserve shows an increase of \$4,968,556.26. And the force of this comparison is increased by the fact that the outstanding risks of these companies, on the 31st of December, 1872, were much greater than the risks of the same companies a year later.

INCOME.

The following shows the total income for 1873 and the several sources from whence derived :

From premiums,	-	-	\$50,039,124 73
From interest and dividends,	-	-	3,021,576 86
From rents and all other sources,			164,868 32
<hr/>			
Total income,	-	-	\$53,225,569 91

The reinsurance reserve given above under the caption of "liabilities," it will be noticed, is \$24,173,119.67, while the premium income is \$50,039,124.73. The law of this State requires the reinsurance reserve to be not less than forty per cent. of the premium receipts on fire risks, the presumption being that if it falls below forty per cent. it has not been correctly computed. This is a test by which the adequacy of the reinsurance reserve may be readily determined. The aggregate reinsurance reserve above given is over forty-eight per cent. of the aggregate premium receipts—three per cent. greater than the companies reporting last year held, which is another evidence of the present improved condition of the companies.

The income above reported does not, of course, include "calls on capital" or any similar items, but pertains simply to the legitimate receipts derived from the ordinary business of the companies.

EXPENDITURES.

The total expenditures of 1873 are classified as follows :

For losses,	-	-	-	-	\$31,527,392 22
For dividends,	-	-	-	-	1,978,764 45
For commissions and brokerage,	-				6,886,023 72
For salaries of officers and employes,					2,791,891 82
For taxes,	-	-	-	-	1,010,449 49
All other expenditures,	-	-			3,470,912 96
<hr/>					
Total expenditures,	-	-			\$47,674,434 66

Of fifty-three American companies reporting, but thirty-

seven paid dividends, amounting in the aggregate to \$1,987,-764.45. Of the companies reporting last year the aggregate dividends paid by nineteen amounted to \$1,396,987.32. The losses paid by forty-four companies in 1872, exceeded those paid by sixty-three companies in 1873, by \$3,817,696.59.

The losses paid in 1873 constitute 66.12 per cent. of the whole expenditures; the ratio of dividends to expenditures is 4.87; of commissions and brokerage, 14.44; salaries, 5.18, and taxes, 2.11. In some cases the item of "commissions and brokerage" reaches the magnitude of fifteen per cent. and over of the premium receipts, which indicates a very large expenditure in the management of the business. The joint stock companies of Massachusetts, as appears by the late report of the commissioner of that State, expended for this item, an aggregate of less than nine per cent. of their premium receipts. The only Massachusetts company operating here, however, viz. : the Springfield Fire and Marine, considerably exceeds the aggregate average above given, her "commissions and brokerage" being over fourteen per cent. of her premium receipts.

TABLE A.

Exhibiting the general condition of the Fire and Marine Insurance Companies authorized to operate in the State of Minnesota, in the year 1874, showing their standing at the close of 1873.

[illegible]

Worcester.....	513,308 09	246,229 55	496,329 56	266,975 54	16,978 54	.....
.....	688,688 80	132,313 12	688,812 12	535,806 88	58,398 88	.....
.....	3,307,611 76	89,008 09	289,008 09	280,103 67	30,103 67	.....
Meriden.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
.....	566,450 86	261,264 11	501,864 11	386,006 45	86,006 45	.....
Yorke.....	604,277 77	143,872 72	848,072 72	668,402 22	280,706 06	.....
.....	986,897 16	328,394 82	858,394 82	711,511 33	68,402 22	.....
.....	360,713 62	89,202 19	269,202 19	271,511 33	90,297 08	.....
.....	631,860 28	241,066 30	441,662 89	246,638 77	46,539 77	.....
.....	322,096 43	75,666 66	276,566 66	371,688 53	327,684 38	.....
.....	1,301,211 00	473,626 72	978,626 72	371,688 53	71,688 58	.....
.....	521,619 92	149,635 29	440,835 29	401,169 22	51,168 22	.....
.....	660,223 43	269,066 21	600,066 21	1,427,964 74	381,404 74	.....
.....	1,963,556 72	626,671 96	3,092,155 96	736,043 12	24,706 46	.....
.....	908,229 08	392,155 96	367,394 63	224,065 45	127,387 62	.....
.....	412,100 08	187,144 83	1,866,210 71	621,587 82	46,890 68	.....
.....	1,396,746 83	46,264 72	346,264 72	1,138,208 33	186,321 98	.....
.....	392,256 36	825,738 72	1,525,738 72	1,66,381 98	9,397 78	.....
.....	2,006,947 06	912,981 79	1,512,281 79	243,587 73	54,014 77	.....
.....	1,678,613 77	39,727 43	674,617 44	454,014 77	80,665 11	.....
.....	233,556 16	274,617 44	334,468 22	680,665 11	136,040 41	.....
.....	728,632 21	134,488 22	986,669 30	626,940 41	140,745 29	.....
.....	321,311 20	486,669 30	626,169 84	340,745 29	79,359 41	.....
.....	1,067,134 41	216,104 61	416,104 61	279,359 41	.....	.....
.....	746,649 90	373,427 83	573,427 83	.....	.....	.....
.....	682,787 24	.....	.....	.....	.....	.....
Worcester.....	513,308 09	246,229 55	496,329 56	266,975 54	16,978 54	.....
.....	688,688 80	132,313 12	688,812 12	535,806 88	58,398 88	.....
.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
Meriden.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
.....	566,450 86	261,264 11	501,864 11	386,006 45	86,006 45	.....
Yorke.....	604,277 77	143,872 72	848,072 72	668,402 22	280,706 06	.....
.....	986,897 16	328,394 82	858,394 82	711,511 33	68,402 22	.....
.....	360,713 62	89,202 19	269,202 19	271,511 33	90,297 08	.....
.....	631,860 28	241,066 30	441,662 89	246,638 77	46,539 77	.....
.....	322,096 43	75,666 66	276,566 66	371,688 53	327,684 38	.....
.....	1,301,211 00	473,626 72	978,626 72	371,688 53	71,688 58	.....
.....	521,619 92	149,635 29	440,835 29	401,169 22	51,168 22	.....
.....	660,223 43	269,066 21	600,066 21	1,427,964 74	381,404 74	.....
.....	1,963,556 72	626,671 96	3,092,155 96	736,043 12	24,706 46	.....
.....	908,229 08	392,155 96	367,394 63	224,065 45	127,387 62	.....
.....	412,100 08	187,144 83	1,866,210 71	621,587 82	46,890 68	.....
.....	1,396,746 83	46,264 72	346,264 72	1,138,208 33	186,321 98	.....
.....	392,256 36	825,738 72	1,525,738 72	1,66,381 98	9,397 78	.....
.....	2,006,947 06	912,981 79	1,512,281 79	243,587 73	54,014 77	.....
.....	1,678,613 77	39,727 43	674,617 44	454,014 77	80,665 11	.....
.....	233,556 16	274,617 44	334,468 22	680,665 11	136,040 41	.....
.....	728,632 21	134,488 22	986,669 30	626,940 41	140,745 29	.....
.....	321,311 20	486,669 30	626,169 84	340,745 29	79,359 41	.....
.....	1,067,134 41	216,104 61	416,104 61	279,359 41	.....	.....
.....	746,649 90	373,427 83	573,427 83	.....	.....	.....
.....	682,787 24	.....	.....	.....	.....	.....
Worcester.....	513,308 09	246,229 55	496,329 56	266,975 54	16,978 54	.....
.....	688,688 80	132,313 12	688,812 12	535,806 88	58,398 88	.....
.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
Meriden.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
.....	566,450 86	261,264 11	501,864 11	386,006 45	86,006 45	.....
Yorke.....	604,277 77	143,872 72	848,072 72	668,402 22	280,706 06	.....
.....	986,897 16	328,394 82	858,394 82	711,511 33	68,402 22	.....
.....	360,713 62	89,202 19	269,202 19	271,511 33	90,297 08	.....
.....	631,860 28	241,066 30	441,662 89	246,638 77	46,539 77	.....
.....	322,096 43	75,666 66	276,566 66	371,688 53	327,684 38	.....
.....	1,301,211 00	473,626 72	978,626 72	371,688 53	71,688 58	.....
.....	521,619 92	149,635 29	440,835 29	401,169 22	51,168 22	.....
.....	660,223 43	269,066 21	600,066 21	1,427,964 74	381,404 74	.....
.....	1,963,556 72	626,671 96	3,092,155 96	736,043 12	24,706 46	.....
.....	908,229 08	392,155 96	367,394 63	224,065 45	127,387 62	.....
.....	412,100 08	187,144 83	1,866,210 71	621,587 82	46,890 68	.....
.....	1,396,746 83	46,264 72	346,264 72	1,138,208 33	186,321 98	.....
.....	392,256 36	825,738 72	1,525,738 72	1,66,381 98	9,397 78	.....
.....	2,006,947 06	912,981 79	1,512,281 79	243,587 73	54,014 77	.....
.....	1,678,613 77	39,727 43	674,617 44	454,014 77	80,665 11	.....
.....	233,556 16	274,617 44	334,468 22	680,665 11	136,040 41	.....
.....	728,632 21	134,488 22	986,669 30	626,940 41	140,745 29	.....
.....	321,311 20	486,669 30	626,169 84	340,745 29	79,359 41	.....
.....	1,067,134 41	216,104 61	416,104 61	279,359 41	.....	.....
.....	746,649 90	373,427 83	573,427 83	.....	.....	.....
.....	682,787 24	.....	.....	.....	.....	.....
Worcester.....	513,308 09	246,229 55	496,329 56	266,975 54	16,978 54	.....
.....	688,688 80	132,313 12	688,812 12	535,806 88	58,398 88	.....
.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
Meriden.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
.....	566,450 86	261,264 11	501,864 11	386,006 45	86,006 45	.....
Yorke.....	604,277 77	143,872 72	848,072 72	668,402 22	280,706 06	.....
.....	986,897 16	328,394 82	858,394 82	711,511 33	68,402 22	.....
.....	360,713 62	89,202 19	269,202 19	271,511 33	90,297 08	.....
.....	631,860 28	241,066 30	441,662 89	246,638 77	46,539 77	.....
.....	322,096 43	75,666 66	276,566 66	371,688 53	327,684 38	.....
.....	1,301,211 00	473,626 72	978,626 72	371,688 53	71,688 58	.....
.....	521,619 92	149,635 29	440,835 29	401,169 22	51,168 22	.....
.....	660,223 43	269,066 21	600,066 21	1,427,964 74	381,404 74	.....
.....	1,963,556 72	626,671 96	3,092,155 96	736,043 12	24,706 46	.....
.....	908,229 08	392,155 96	367,394 63	224,065 45	127,387 62	.....
.....	412,100 08	187,144 83	1,866,210 71	621,587 82	46,890 68	.....
.....	1,396,746 83	46,264 72	346,264 72	1,138,208 33	186,321 98	.....
.....	392,256 36	825,738 72	1,525,738 72	1,66,381 98	9,397 78	.....
.....	2,006,947 06	912,981 79	1,512,281 79	243,587 73	54,014 77	.....
.....	1,678,613 77	39,727 43	674,617 44	454,014 77	80,665 11	.....
.....	233,556 16	274,617 44	334,468 22	680,665 11	136,040 41	.....
.....	728,632 21	134,488 22	986,669 30	626,940 41	140,745 29	.....
.....	321,311 20	486,669 30	626,169 84	340,745 29	79,359 41	.....
.....	1,067,134 41	216,104 61	416,104 61	279,359 41	.....	.....
.....	746,649 90	373,427 83	573,427 83	.....	.....	.....
.....	682,787 24	.....	.....	.....	.....	.....
Worcester.....	513,308 09	246,229 55	496,329 56	266,975 54	16,978 54	.....
.....	688,688 80	132,313 12	688,812 12	535,806 88	58,398 88	.....
.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
Meriden.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
.....	566,450 86	261,264 11	501,864 11	386,006 45	86,006 45	.....
Yorke.....	604,277 77	143,872 72	848,072 72	668,402 22	280,706 06	.....
.....	986,897 16	328,394 82	858,394 82	711,511 33	68,402 22	.....
.....	360,713 62	89,202 19	269,202 19	271,511 33	90,297 08	.....
.....	631,860 28	241,066 30	441,662 89	246,638 77	46,539 77	.....
.....	322,096 43	75,666 66	276,566 66	371,688 53	327,684 38	.....
.....	1,301,211 00	473,626 72	978,626 72	371,688 53	71,688 58	.....
.....	521,619 92	149,635 29	440,835 29	401,169 22	51,168 22	.....
.....	660,223 43	269,066 21	600,066 21	1,427,964 74	381,404 74	.....
.....	1,963,556 72	626,671 96	3,092,155 96	736,043 12	24,706 46	.....
.....	908,229 08	392,155 96	367,394 63	224,065 45	127,387 62	.....
.....	412,100 08	187,144 83	1,866,210 71	621,587 82	46,890 68	.....
.....	1,396,746 83	46,264 72	346,264 72	1,138,208 33	186,321 98	.....
.....	392,256 36	825,738 72	1,525,738 72	1,66,381 98	9,397 78	.....
.....	2,006,947 06	912,981 79	1,512,281 79	243,587 73	54,014 77	.....
.....	1,678,613 77	39,727 43	674,617 44	454,014 77	80,665 11	.....
.....	233,556 16	274,617 44	334,468 22	680,665 11	136,040 41	.....
.....	728,632 21	134,488 22	986,669 30	626,940 41	140,745 29	.....
.....	321,311 20	486,669 30	626,169 84	340,745 29	79,359 41	.....
.....	1,067,134 41	216,104 61	416,104 61	279,359 41	.....	.....
.....	746,649 90	373,427 83	573,427 83	.....	.....	.....
.....	682,787 24	.....	.....	.....	.....	.....
Worcester.....	513,308 09	246,229 55	496,329 56	266,975 54	16,978 54	.....
.....	688,688 80	132,313 12	688,812 12	535,806 88	58,398 88	.....
.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
Meriden.....	3,307,611 76	89,008 09	289,008 09	1,005,264 81	506,264 81	.....
.....	566,450 86	261,2				

TABLE B.

Showing the several items comprising the *ASSETS* at the close of 1873 of the *Fire and Marine Insurance Companies* operating in *Minnesota* for the year 1874.

COMPANIES.	Value of real estate owned.	Loans secured by mortgages on real estate.	Market value of U. S. bonds owned.	Market value of all other bonds and stocks owned.	Loans secured by bonds and stocks as collateral.	Cash on hand and in bank.	Premiums in course of collection.	All other assets.	Total admitted assets.
Atlas.....	9,005,000 00	\$91,211 00	\$457,035 00	\$3,545,698 59	\$87,447 70	\$903,500 00	\$781,188 90	\$91,550 14	\$3,846,892 03
Amazon.....	.....	437,604 37	215,461 50	43,754 87	3,347 89	21,868 45	67,765 05	71,857 62	922,479 76
American Central.....	.....	.....	285,000 00	240,000 00	.....	50,361 92	80,992 83	.....	627,354 95
Armstrong.....	.....	229,838 55	.....	22,375 00	.....	47,226 19	6,669 88	7,371 09	328,535 71
Atlantic.....	6,000 00	181,100 00	20,718 47	19,980 00	60,258 47	33,498 99	38,837 72	7,831 89	310,868 05
Atlantic and Pacific.....	.....	105,768 00	11,650 00	57,045 00	.....	47,226 19	88,208 55	24,217 00	815,882 19
Black River.....	15,000 00	159,300 00	.....	400 00	.....	61,961 57	22,748 26	7,227 84	399,740 46
Boysen.....	.....	2,000 00	173,848 76	200,000 00	25,000 00	63,653 37	91,170 84	7,550 00	486,230 16
Byers.....	.....	55,966 90	.....	190,000 00	15,000 00	29,241 14	15,533 59	7,800 00	391,337 71
Canfield.....	11,300 00	185,108 22	.....	63,947 50	11,147 96	84,100 00	40,813 59	5,269 70	399,727 40
.....	.....	.....	171,000 00	457,724 00	.....	127,727 31	46,400 00	21,487 59	755,224 90
.....	550,000 00	469,000 00	572,000 00	50,375 00	.....	143,288 39	127,727 31	9,189 85	8,255,337 08
.....	55,920 70	1,615,926 35	287,000 00	368,619 27	.....	115,745 74	102,085 64	71,953 89	2,566,939 75
.....	185,000 00	126,961 10	113,304 08	.....	14,000 00	48,527 86	22,743 38	42,468 87	679,418 61
.....	105,000 00	2,522,513 45	113,672 60	55,017 50	20,500 00	219,377 81	73,731 15	42,882 57	3,200,718 61
.....	.....	.....	9,367 00	58,480 20	30,500 00	114,627 14	7,044 21	42,882 57	303,691 32
.....	20,000 00	71,000 00	.....	145,821 00	.....	61,828 84	27,328 63	2,891 54	300,351 32
.....	.....	93,012 50	.....	142,140 00	8,400 00	7,128 99	23,156 30	2,891 54	275,123 58
.....	45,205 85	434,400 00	66,487 00	17,400 00	54,500 00	77,529 98	76,341 33	14,288 35	1,868,827 15
.....	.....	.....	281,800 00	40,000 00	511,000 00	173,658 49	114,594 10	.....	1,579,869 69
.....	182,000 00	151,350 00	103,204 00	177,228 00	511,000 00	61,448 60	30,546 04	5,016 28	1,775,880 92
.....	10,000 00	155,888 85	852,659 50	18,105 00	12,000 00	68,170 12	21,265 98	2,645 00	658,928 52
.....	2,000 00	229,539 27	29,128 00	41,500 00	15,000 00	68,171 47	59,648 15	8,582 03	457,206 98
.....	.....	128,222 17	.....	28,800 00	11,504 00	100,393 71	77,548 49	10,657 25	327,682 90
.....	3,725 25	285,000 00	511,731 26	42,863 50	161,000 00	79,868 32	261,669 50	23,280 59	1,088,527 61
.....	203,200 00	.....	124,902 00	918,731 11	.....	171,678 55	180,300 12	60,486 50	2,418,661 51
.....	445,716 60	1,567,560 00	1,945,125 00	\$16,550 00	\$61,700 96	151,510 80	.....	.....	\$,820,597 60

1,727.80	287,466.53	68,880.00	18,500.00	20,832.06	30,024.64	53,864.33	84,866.84	813,208.09
128,000.00	87,800.00	388,300.00	154,300.00	24,300.00	22,646.99	18,606.16	8,792.66	688,098.99
79,000.00	217,000.00	340,400.00	972,500.00	28,200.00	37,130.70	307,706.80	461,040.16	2,208,611.78
86,000.00	675,190.00	191,300.00	7,400.00	67,600.00	490,943.04	58,069.85	17,383.68	586,460.00
143,838.00	331,900.00	91,887.80	250,382.00	24,740.63	62,117.64	813,638.88	48,386.80	604,277.77
119,400.00	119,400.00	97,600.00	70,160.00	32,406.00	44,118.01	7,676.01	368,238.28	896,687.16
2,000.00	200,000.00	722,780.00	418,385.00	22,228.00	34,099.38	38,000.00	61,888.13	860,713.63
2,600.00	123,500.00	185,966.00	116,200.00	76,476.00	78,487.66	8,740.47	13,166.00	881,860.98
171,830.00	171,830.00	693,740.00	267,510.50	127,730.39	131,754.71	107,901.00	3,693.27	321,396.48
17,000.00	146,837.49	231,540.00	69,066.88	7,400.00	38,953.87	38,006.41	49,663.11	521,518.92
60,000.00	463,457.00	76,462.60	210,532.96	214,160.00	68,947.38	281,545.61	746,440.82	960,233.43
228,000.00	216,026.00	118,600.00	453,377.00	106,000.00	58,418.34	28,879.97	294,128.78	968,229.08
182,969.33	203,610.00	660,800.75	229,040.49	194,418.74	206,623.51	104,159.60	6,769.88	412,100.08
1,632.43	12,600.00	118,600.00	1,090,306.48	31,000.00	88,220.32	14,837.04	12,831.62	1,888,748.83
100,815.84	121,819.39	173,668.65	5,787.80	27,476.00	301,540.26	69,453.86	291,536.06	2,899,776.60
100,000.00	244,399.80	660,475.00	434,002.00	46,377.45	99,344.99	188,865.91	1,046.46	2,008,947.06
6,000.00	300,016.12	11,600.00	49,102.00	1,000.00	73,732.13	4,690.61	27,943.07	1,676,113.77
38,600.00	292,100.00	153,873.00	38,400.00	286,899.84	44,662.62	74,496.90	738,632.21	288,096.16
Total	\$5,034,493.99	\$14,322,298.20	\$11,983,927.48	\$12,239,401.59	\$3,512,563.44	\$4,641,974.82	\$2,908,273.09	\$27,753,456.44

FOREIGN COMPANIES—U. S. BRANCHES.

424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	17,149.46	49,238.83	33,994.69	580,124.06
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	80,476.19	90,680.36	33,994.69	984,488.64
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	46,128.85	34,634.11	3,282.48	495,467.26
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	208,154.32	364,896.33	15,906.16	3,283,469.61
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	35,236.27	58,773.23	8,711.06	641,189.27
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	213,943.16	22,749.50	333.23	1,689,894.67
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	50,682.16	22,749.50	333.23	980,777.99
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	70,636.76	289,774.90	-26,674.93	1,827,084.08
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	6,724.68	53,024.77	87,862.05	415,965.90
424,000.00	1,032,400.00	2,076,513.76	153,843.66	451,750.00	949,610.82	901,968.83	87,862.05	10,631,189.61
Grand Total	\$2,483,493.99	\$15,284,698.20	\$18,030,441.20	\$12,418,346.26	\$3,512,563.44	\$4,641,974.82	\$3,016,126.14	\$28,414,644.96

RECEIPTS—COMMISSIONER.

Total.
Grand Total.

TABLE C.

Showing the several items comprising the LIABILITIES at the close of 1873 of the Fire and Marine Insurance Companies operating in the State of Minnesota in 1874.

COMPANIES.	Unpaid losses.	Reinsurance reserve.	All other liabilities.	Total liabilities as to policy holders.
Atlas.....	\$214,276 45	\$2,029,923 95	\$110,275 94	\$2,354,015 34
Amson.....	58,574 25	223,730 45	10,000 00	342,304 70
American Central	48,441 98	274,940 97	12,143 26	335,526 21
American.....	9,553 06	49,227 27	758 81	53,142 13
Atlantic and Pacific.	7,944 61	89,552 73	478 32	97,975 66
Atlantic.....	15,544 51	82,310 69	.....	97,855 20
Black River.....	82,523 73	92,070 04	4,681 26	179,285 03
Brown.....	58,277 52	210,137 18	3,175 60	269,590 35
Canton.....	8,216 00	52,701 00	5,000 00	65,917 00
Chay Fire and Marine	7,969 00	51,853 94	.....	59,822 94
Connecticut Fire.	22,500 00	155,751 55	.....	183,693 05
Continental.....	105,370 79	921,026 79	82,665 62	1,117,986 17
Fire.....	30,050 93	419,394 71	1,477,784 02	1,987,191 71
Fire.....	22,568 00	217,295 13	1,615 53	241,468 66
Fire.....	73,275 75	990,648 32	1,838,307 94	2,592,122 04
Fire.....	8,900 40	24,304 67	545 00	33,750 07
Fire.....	47,014 06	114,100 01	4,533 48	165,647 54
Fire.....	3,150 00	63,676 47	5,938 48	69,764 95
German American.	67,349 63	435,731 68	.....	503,081 31
Glenard.....	47,573 00	410,867 19	35,654 02	493,940 19
Glenn's Falls.....	24,648 84	298,419 57	53,468 71	376,537 12
Globe, Chicago.....	31,762 00	297,023 67	.....	328,785 67
Globe, Chicago.....	28,229 41	169,843 51	8,964 91	196,038 83
German, Erie.....	43,621 17	179,544 59	20,214 86	243,380 52
Hanover.....	89,964 97	468,561 40	9,867 44	547,793 81
Harford Fire.....	196,959 47	1,029,351 15	600 00	1,217,310 63
Home, New York	215,165 24	1,997,019 66	826 00	2,113,769 90
Home, Ohio.....	31,460 00	314,949 56	.....	346,409 56
Howard.....	11,943 22	121,889 37	174 53	133,912 13
Howard.....	9,430 53	75,877 04	4,869 45	86,066 99
Humboldt.....	.....	.....	.....	.....

Webster	239,500 00	1,699,923 35	263,222 58	2,202,646 93
	16,000 00	238,864 11	.....	251,264 11
	22,000 44	109,472 69	2,021 75	143,572 72
	64,000 00	946,940 43	19,289 09	338,394 93
	21,000 42	60,036 96	7,696 83	88,338 19
	22,000 49	219,131 90	.....	241,869 39
	9,000 00	65,030 00	646 85	76,666 64
	61,000 00	361,549 72	697 00	473,626 72
	28,669 77	111,264 62	2,900 00	149,838 39
	36,730 86	227,662 74	12,781 62	269,045 31
	96,000 00	364,079 86	28,292 12	628,671 96
	12,641 76	91,646 78	72,129 18	263,196 96
	62,894 00	164,797 97	8,794 90	187,144 63
	8,976 90	401,661 65	400,761 00	865,210 71
	189,996 17	39,609 15	2,730 87	44,264 72
	105,962 96	630,190 86	5,568 19	835,738 72
	11,869 14	790,049 61	96,200 00	912,261 79
	26,901 22	32,968 16	3,092 13	39,737 43
	24,400 06	238,876 16	9,860 46	274,617 44
	43,856 00	106,294 24	4,633 83	124,466 23
	11,660 00	431,640 87	19,273 13	468,560 30
	7,500 00	104,632 77	3,696 07	130,186 84
	28,946 56	200,104 61	8,500 00	218,104 61
		333,267 47	11,813 76	373,627 83
Total	\$4,688,204 60	\$18,918,376 62	\$4,242,378 37	\$28,143,979 49

FOREIGN COMPANIES—U. S. BRANCHES.

.....	7,266 74	392,693 63
.....	1,666 67	670,069 77
.....	4,000 00	928,468 43
.....	428,113 86	2,272,269 21
.....	.....	233,867 76
.....	4,746 65	870,376 12
.....	153,193 83	694,394 79
.....	16,114 09	1,461,004 69
.....	668,367 69	90,367 68
Total Foreign Companies		6,667,379 64
Grand Total	\$5,005,766 30	\$28,911,969 32

TABLE D.

Showing the several sources whence was derived the INCOME for 1873 of the Fire and Marine Insurance Companies operating in Minnesota, for the year 1874.

COMPANIES.	From premiums received.	Interest and dividends.	From rents and all other sources.	Total income.
<i>Atlas</i>	\$4,557,178 86	\$282,373 83	\$31,046 20	\$4,869,597 19
<i>American</i>	474,280 48	27,459 00	.....	511,739 48
<i>American Central</i>	655,058 16	54,328 76	.....	611,386 92
<i>American</i>	95,268 71	17,653 22	.....	112,921 93
<i>Atlantic & Pacific</i>	183,007 00	3,457 13	.....	186,464 13
.....	184,707 00	7,449 35	.....	192,156 35
.....	178,580 20	11,583 80	.....	190,164 00
.....	438,783 61	23,892 80	.....	462,676 41
.....	141,732 16	94,646 83	.....	236,379 00
.....	181,174 01	15,877 85	.....	197,051 86
.....	231,577 84	43,507 41	.....	275,085 25
.....	1,453,094 26	73,752 48	.....	1,526,846 74
.....	1,008,348 77	227,726 00	.....	1,236,074 77
.....	508,316 78	93,577 80	.....	601,894 58
.....	1,947,459 63	184,771 64	.....	2,132,231 27
.....	85,357 02	1,111 86	.....	86,468 88
.....	265,882 08	13,540 86	.....	279,422 94
.....	73,851 66	13,304 99	.....	87,156 65
.....	784,045 53	66,080 40	.....	850,125 93
.....	886,877 00	96,899 63	.....	983,776 63
.....	623,006 27	28,517 46	.....	651,523 73
.....	271,952 08	23,614 72	.....	295,566 80
.....	286,862 26	20,796 75	.....	307,659 01
.....	888,863 26	12,844 32	.....	901,707 58
.....	777,853 62	56,721 20	.....	834,574 82
.....	2,947,530 63	87,728 07	.....	3,035,258 70
.....	3,100,808 89	286,197 48	.....	3,387,006 37
.....	371,496 82	38,616 71	.....	410,113 53
.....	348,097 70	28,123 97	.....	376,221 67
.....	152,815 26	13,396 48	.....	166,211 74

Insurance Co. of North America.....	3,412,541 16	110,045 73	.....	3,522,586 89
Washington.....	753,752 55	18,799 89	.....	647,991 53
Metropolitan & Traders.....	325,185 62	25,381 80	.....	367,457 62
Mercantile Mutual.....	1,455,725 47	22,258 97	.....	1,595,051 54
Mercantile, Ohio.....	146,591 24	18,520 17	.....	213,922 31
National Fire, Hartford.....	412,371 99	61,956 18	.....	464,140 67
National Fire, N. Y.....	161,371 77	11,498 83	.....	175,506 53
Niagara Fire.....	762,536 12	95,113 42	.....	890,840 03
Northwestern National.....	427,354 25	13,601 62	.....	461,965 77
Orient, Hartford.....	418,727 35	43,009 76	.....	461,965 77
Orient Mutual, N. Y.....	1,455,034 44	22,045 50	.....	1,478,074 20
Pacific Mutual.....	558,236 04	8,867 29	.....	620,435 41
Penn Fire.....	361,951 90	8,654 71	.....	373,932 46
Pennsylvania.....	727,271 64	22,104 21	.....	756,538 66
People's, Memphis.....	96,205 67	70,181 67	.....	122,317 40
Phoenix, Brooklyn.....	1,681,622 47	25,007 95	.....	1,744,708 02
Phoenix, Hartford.....	1,511,214 73	.....	.....	1,513,222 67
St. Louis.....	912,942 05	.....	.....	12,842 05
St. Paul F. & M.....	553,061 53	46,912 01	.....	597,712 13
St. Joseph F. & M.....	257,163 94	35,445 95	.....	295,627 85
Springfield F. & M.....	653,006 12	51,161 43	.....	707,770 55
Traders.....	372,730 38	32,930 84	.....	405,660 92
Waterbury.....	227,490 99	20,078 00	.....	267,568 99
Westchester.....	655,362 51	36,556 73	.....	712,055 53
Total.....	\$28,052,967 51	\$2,712,781 21	\$161,657 89	\$32,157,255 71
FOREIGN COMPANIES—U. S. BRANCHES.				
.....	655,437 15	.....	.....	655,437 15
.....	974,451 74	1,853 02	.....	976,454 79
.....	434,173 59	.....	.....	434,173 59
.....	3,127,571 53	112,138 05	.....	3,240,670 78
.....	494,959 45	4,259 03	.....	429,947 66
.....	1,421,051 27	81,266 81	3,210 03	1,505,549 71
.....	1,111,594 01	17,773 92	.....	1,199,307 63
.....	2,092,565 01	69,000 00	.....	2,131,595 01
.....	142,752 34	22,444 83	.....	155,197 14
Total.....	10,264,156 93	305,845 65	3,210 53	10,668,213 20
Grand total.....	\$38,039,124 73	\$2,997,576 86	\$164,868 23	\$43,205,569 81

* On business of 64 days, ending March 6th, 1974.

TABLE E.

Showing the various EXPENDITURES during the year 1873 of the Fire and Marine Insurance Companies operating in the State of Minnesota in the year 1874.

COMPANIES.	Losses.	Dividends.	Commissions and brokerage.	Salaries of officers and employees.	Taxes.	All other expenditures.	Total expenditures.
Aetna.....	\$3,982,758 82	\$983,415 00	\$972,593 12	\$169,765 82	\$77,373 20	\$196,643 88	\$4,885,331 76
Amazon.....	481,016 86		77,373 09	28,664 40	13,387 70	80,331 00	681,146 26
.....	336,327 89	10,815 90	94,679 92	20,398 72	12,993 73	41,888 90	594,627 66
.....	38,326 28		14,172 29	12,628 15	6,173 74	14,899 09	87,311 65
.....	11,646 61		37,916 21	19,659 56	1,320 92	59,763 47	99,498 16
.....	8,534 72		24,638 27	18,381 73	3,187 11	64,941 84	84,941 84
.....	127,104 08		59,846 90	37,374 35	10,385 17	10,352 06	294,894 96
.....	945,772 49		74,979 06	46,375 24	10,160 25		374,114 61
.....	46,540 22	18,615 00	17,876 00	8,600 09	4,026 44		101,314 65
.....	82,513 16	35,000 00	33,847 99	3,691 17	2,644 00		137,602 56
.....	185,614 94		50,664 34	13,325 00	6,524 00		270,106 39
.....	977,840 61	86,291 00	295,964 48	184,669 63	31,454 90	16,990 61	1,651,204 69
.....	125,840 41	100,000 00	164,253 12	21,143 31	20,460 62	16,411 45	489,136 31
.....	341,248 27	17,463 68	77,673 40	35,994 60	9,325 75	72,694 66	884,980 26
.....	1,106,533 54	127,776 09	294,861 04	118,040 04	61,393 14	160,234 44	1,844,978 20
.....	189,253 96	50,000 00	46,906 42	7,196 68	4,993 84	8,537 33	289,316 10
.....	61,663 22	6,000 00	8,940 76	3,380 00	1,965 00	9,686 77	80,378 65
.....	14,466 71		11,000 11	7,659 18	2,424 24	9,894 89	46,960 80
.....	834,863 87	50,000 00	116,906 49	69,077 29	14,133 24	131,043 98	918,981 07
.....	422,498 07	40,000 00	124,607 06	41,697 47	16,946 86	82,896 11	706,636 39
.....	135,733 10	20,000 00	68,371 73	30,627 39	17,438 31	27,561 43	323,632 41
.....	170,426 26	30,000 00	46,687 94	12,817 23	2,432 09	16,007 13	270,370 74
.....	64,470 86		54,268 73	22,682 65	2,849 76	24,269 70	171,671 38
.....	943,945 89	40,000 00	50,495 40	6,111 92	10,182 18	6,664 22	393,181 94
.....	451,363 79	30,000 00	113,377 84	45,379 46	13,994 65	82,714 61	731,930 46
.....	1,207,243 24	48,600 00	327,848 80	114,366 49	40,237 06	136,972 14	1,878,860 53
.....	1,899,144 86	3,450 00	818,681 88	323,060 38	64,256 08	175,881 49	2,677,833 78
.....	833,173 98	65,000 10	51,668 10	43,246 90	11,964 29	92,633 79	946,946 99
.....	72,476 74	37,500 00	27,347 79	26,800 00	10,000 94	90,083 87	184,486 74
Grand total.....	70,948 08	16,950 09	34,499 76	15,994 99	1,391 32		137,485 12

Merica.....	2,731,779 40	466,643 61	75,500 00	79,157 26	170,920 63	3,515,040 24
.....	360,168 68	100,641 02	22,080 00	11,450 96	23,728 93	562,979 76
.....	191,100 42	36,663 96	22,280 00	4,086 42	23,728 93	302,908 06
.....	1,027,874 67	104,746 33	96,306 97	30,051 01	23,728 93	1,303,184 61
.....	112,768 67	14,870 50	14,490 21	3,987 12	7,062 25	171,139 15
.....	215,306 86	62,827 69	24,048 99	8,617 97	21,524 15	363,224 60
.....	160,873 67	20,368 67	13,468 17	4,000 28	21,524 15	226,699 74
.....	601,168 19	105,899 46	40,651 66	14,437 94	61,369 86	794,040 11
.....	212,913 26	51,267 19	21,964 48	8,154 34	23,210 29	315,709 93
.....	246,235 74	89,418 49	66,100 00	12,298 91	124,638 98	365,761 27
.....	1,235,213 68	235,631 90	127,276 30	3,082 16	10,515 80	1,563,690 80
.....	317,292 49	42,961 73	15,574 96	8,210 20	15,777 01	514,444 68
.....	136,568 19	33,311 39	12,297 36	9,113 06	15,777 01	261,664 72
.....	618,312 78	161,648 88	12,949 91	22,617 32	12,394 26	738,006 75
.....	12,998 48	8,067 71	19,276 30	3,082 16	102,527 44	67,443 68
.....	1,073,426 48	228,631 90	127,276 30	32,923 00	124,638 98	1,405,268 07
.....	583,402 94	227,999 44	63,856 32	40,000 66	124,638 98	1,324,223 56
.....	6,880 68	1,567 41	1,399 32	3,990 80	1,068 60	14,006 71
.....	383,987 70	92,728 19	22,628 40	8,461 38	24,258 60	476,939 41
.....	113,853 49	43,274 67	17,638 28	8,904 97	9,603 20	219,054 65
.....	473,469 65	96,846 76	27,162 64	17,668 12	27,233 99	697,363 76
.....	190,624 21	52,077 89	19,359 23	1,131 87	28,968 14	281,163 28
.....	483,519 66	93,217 84	20,466 54	14,313 68	63,856 32	665,246 79
.....	105,306 04	64,600 31	27,960 00	11,458 95	23,197 45	264,439 75
Total.....	\$24,596,554 49	\$5,672,608 94	\$2,276,901 63	\$830,344 44	\$2,515,420 85	\$28,178,603 39

FOREIGN COMPANIES—U. S. BRANCHES.

.....	362,776 16	90,465 67	41,291 88	11,073 72	.....	562,677 32
.....	925,273 78	199,677 31	100,960 63	28,063 01	90,446 04	1,394,605 64
.....	289,232 38	79,226 18	.....	6,906 16	10,141 34	386,604 86
.....	1,930,224 38	467,171 28	153,414 44	46,346 86	207,102 96	2,874,269 90
.....	210,229 03	49,703 43	32,604 62	15,373 21	46,611 18	263,601 66
.....	949,192 68	206,177 72	104,578 39	30,700 18	106,089 18	1,394,738 20
.....	685,473 78	164,608 67	36,346 63	39,966 69	28,611 94	861,697 81
.....	1,337,226 84	.....	.....	.....	444,719 01	1,781,946 96
.....	7,898 66	19,308 44	15,966 21	3,767 23	16,792 18	63,768 61
Total.....	.....	.....	.....	.....	.....	9,496,841 37
Grand total.....	.....	.....	.....	.....	.....	\$47,674,434 68

* On business of three months, from Janu

TABLE F.

Showing the total and relative income and Expenditures during 1873 of the Fire and Marine Insurance Companies operating in Minnesota in 1874.

COMPANIES.	Income.	Expenditures.	Excess of income over expenditures.	Excess of expenditures over income.
Atlas.....	\$4,950,597 18	\$4,815,331 75	\$135,265 43	
Amazon.....	611,860 20	691,146 26		\$79,286 86
American Central.....	611,263 92	694,627 65		
Armenia.....	112,949 93	87,211 65	25,738 28	
Atlantic and Pacific.....	106,574 22	99,408 16	7,166 06	
Atlas.....	172,309 44	172,309 44		
.....	287,431 86	204,984 96	82,446 90	
.....	466,036 41	374,114 51	91,921 90	
.....	199,391 09	101,214 55	98,176 54	
.....	210,660 56	137,602 68	73,058 04	
.....	354,535 35	270,108 39	84,426 96	
.....	1,740,274 96	1,651,399 31	88,875 65	
.....	1,047,800 74	554,890 26	492,910 48	
.....	603,642 15	459,139 21	144,502 94	
.....	1,532,227 93	1,844,978 20		311,740 27
.....	100,369 28	80,376 45	19,992 83	
.....	287,254 96	268,316 10	18,938 86	
.....	80,356 55	45,959 90	34,396 65	
.....	866,662 96	918,031 07		51,368 12
.....	973,776 42	708,536 95	265,241 44	
.....	458,526 75	303,632 61	154,894 14	
.....	306,901 72	270,370 74	36,530 99	
.....	306,449 11	171,671 20	134,777 73	
.....	401,307 42	283,151 94	118,155 48	
German, Erie.....	838,304 91	751,930 45	86,374 46	
.....	3,353,709 26	1,876,826 53	1,476,882 73	
.....	3,394,553 58	2,875,353 78	519,199 80	
.....	410,202 64	665,965 90		255,763 26
.....	282,431 71	195,463 74	86,967 97	
.....	197,711 74	137,462 12	60,249 62	

INSURANCE COMMISSIONER.

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Insurance Company of North America.....	3,620,896 89	3,518,040 24	4,646 65
Manhattan	647,991 62	647,991 62	95,012 05
Mechanics' and Traders	367,497 62	367,497 62	64,649 57	.....
Mercantile Mutual	1,806,061 54	1,803,136 81	202,865 73	.....
Mercantile, Ohio	213,922 81	171,139 15	42,783 16	.....
National Fire, Hartford	464,149 67	863,294 80	100,915 87	.....
National Fire, New York	175,505 63	226,599 74	.....	50,094 11
Niagara Fire	830,940 03	794,040 11	36,899 92	.....
Northwestern National	451,965 77	315,700 93	136,295 84	.....
Orient, Hartford	460,745 36	365,761 27	94,995 09	.....
Pacific Mutual	1,478,074 20	1,638,669 80	.....	80,596 60
Penn Fire	630,498 41	514,444 68	105,938 75	.....
Pennsylvania	273,833 46	268,264 72	105,663 76	.....
People's, Memphis	795,838 66	728,505 75	59,032 91	.....
Phoenix, Brooklyn	122,317 40	67,443 69	54,873 72	.....
Phoenix, Hartford	1,744,782 12	1,666,268 07	79,514 05	.....
St. Louis	1,613,292 67	1,334,388 50	278,899 17	.....
St. Paul Fire and Marine	12,542 05	14,005 71	.....	1,164 43
St. Joseph Fire and Marine	691,712 13	476,939 41	123,772 72	.....
Springfield Fire and Marine	289,627 86	218,054 65	65,673 23	.....
Traders	707,770 58	687,362 76	20,417 79	.....
Watertown	406,660 52	281,169 98	145,002 64	.....
Westchester	712,098 53	665,245 79	46,852 74	.....
.....	367,665 99	294,409 75	93,125 24	.....
Total	\$42,357,256 71	\$38,179,853 29	\$2,625,324 68	\$27,991 94

FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union	656,637 16	503,577 32	163,069 84	.....
.....	976,434 78	1,296,606 64	.....	320,073 86
.....	434,173 69	365,604 89	69,609 00	.....
.....	13,292,178 72	2,874,269 99	417,908 78	.....
.....	423,247 06	383,601 66	76,646 02	.....
.....	1,505,548 71	1,394,788 20	110,810 41	.....
.....	1,129,207 03	981,897 81	297,409 22	.....
.....	2,131,566 01	1,781,945 96	249,620 05	.....
.....	108,197 16	63,796 81	1,400 28	.....
Total	10,668,313 20	9,406,841 37	1,444,653 60	230,073 86
Grand Total	\$53,226,569 91	\$47,674,434 66	\$4,069,878 93	\$1,246,065 80

*For year ending March 4, 1874. †On business of three months ending March 5, 1874.

TABLE G.

Showing the total premiums received and losses paid by the Fire and Marine Insurance Companies operating in Minnesota in 1874, from their commencement of business respectively till the close of 1873.

COMPANIES.	Total premiums rec'd from commencement of business to date.	Total losses paid from commencement of business to date.	Excess of premiums received over losses paid.
Amazon.....	\$62,512 82 95	\$40,826 75 11	\$21,686 778 84
American.....	2,322 620 48	1,071,573 75	1,261,047 71
Armenia.....	2,657 145 00	1,651,513 54	1,258,358 46
Atlantic & Pacific.....	170,338 00	38,640 19	130,697 87
Atlas.....	223,732 41	11,848 61	210,883 80
Black River.....	189,545 32	8,884 72	180,660 60
Brewster.....	753,438 97	381,487 55	140,012 11
	542,772 86	603,214 03	121,951 42
	.....	46,540 23	324,458 94
	322,825 17	67,031 93	255,793 24
	645 157 50	233,713 97	317,453 59
	11,441 624 82	6,646 371 24	4,795,753 57
	2,651 280 81	955 694 95	1,695,486 86
	3,084 528 30	9,119 327 37	794,483 92
	12,571 065 44	6,179 132 32	3,771,533 16
	604 129 87	1,324 648 46	367,481 41
	1,045 182 66	301 255 81	624,409 82
	120 025 11	175 644 10	.....
	5,451 092 13	4,048 028 15	2,863 456 06
	1,857 717 11	1,301,777 07	971,494 87
	2,646 275 00	1,206 401 82	1,434,200 83
	2,046 711 81	1,231 139 80	851,370 06
	916 319 80	241,151 97	381,138 43
	6,221 648 81	2,101,648 48	476,027 59
	98,74 225 23	17,284,107 60	2,289,918 23
	31,556 671 82	20,544,438 03	7,990,720 69
	2,380,717 85	1,994,267 78	18,592,561 59
	5,432 154 00	3,432 467 00	694,359 87
	306,977 13	101,380 74	1,430,617 60
	.....	.....	206,746 38

44,000,000 00	31,000,000 00	13,000,000 00	13,000,000 00
979,468 27	454,405 84	556,442 58	556,442 58
2,365,982 00	1,109,224 00	1,109,224 00	1,109,224 00
83,904,312 06	25,978,148 36	7,098,163 67	7,098,163 67
475,586 11	317,770 19	387,716 92	387,716 92
839,364 94	390,543 50	437,712 44	437,712 44
1,919,431 64	989,675 70	999,955 84	999,955 84
7,445,468 00	4,290,475 00	3,674,322 00	3,674,322 00
1,167,046 73	653,893 87	513,057 86	513,057 86
793,061 61	442,699 42	380,126 09	380,126 09
13,111,946 48	7,605,844 14	5,305,402 34	5,305,402 34
440,489 82	137,398 13	303,091 69	303,091 69
4,169,674 00	2,472,194 00	389,480 00	389,480 00
418,124 74	85,694 30	331,430 44	331,430 44
17,145,029 80	9,849,841 71	7,317,688 11	7,317,688 11
14,639,513 94	9,698,219 07	5,202,904 17	5,202,904 17
2,187,798 00	709,642 00	1,447,906 00	1,447,906 00
1,284,397 06	780,644 26	438,713 79	438,713 79
6,000,369 06	3,934,651 11	3,065,718 17	3,065,718 17
6,946,301 72	5,231,015 50	1,664,291 82	1,664,291 82
3,884,301 44	2,384,949 87	1,411,468 87	1,411,468 87
3,053,641 72	1,680,445 71	1,373,195 01	1,373,195 01
794,568 68	329,783 30	512,306 32	512,306 32
Total.....	\$245,364,009 90	\$294,705,902 57	\$109,554,998 61
FOREIGN COMPANIES—U. S. BRANCHES.			
In U. S., 1871.....	1,498,176 84	817,624 26	648,652 45
.....	5,195,461 47	3,955,010 81	2,263,450 86
In U. S., 1881.....	802,887 20	439,401 17	372,268 03
In U. S., 1872.....	20,502,010 92	13,936,365 78	9,596,654 44
In U. S., 1896.....	765,896 70	360,199 67	466,896 83
.....	7,674,946 76	6,618,969 27	1,865,977 49
.....	3,946,397 00	2,794,944 00	1,104,453 00
.....	2,159,443 88	1,337,286 94	692,216 04
In U. S. Jan. 20, 1873..	123,309 05	7,399 65	145,410 40
Total.....	51,088,499 12	26,145,830 86	15,982,668 27
Grand Total.....	\$296,443,109 11	\$320,851,733 43	\$125,577,666 88

* Not reported.

TABLE H.

Showing the risks written and premiums received in 1873 by the Fire and Marine Insurance Companies operating in Minnesota in 1874.

	FIRE BUSINESS.		MARINE AND INLAND.	
	Risks in 1873.	Premiums received.	Risks written in 1873.	Premiums received.
<i>Etne</i>	\$341,913,125 00	\$4,543,327 07	\$42,950,814 00	\$438,821 77
<i>Amazon</i>	30,769,892 00	548,690 68	11,049,045 00	137,104 88
<i>American Central</i>	37,994,332 00	562,037 09	3,294,321 00	38,264 86
<i>Armenia</i>	8,486,999 00	122,941 96		
<i>Atlantic</i>	9,211,918 00	212,198 87		
<i>Atlantic and Pacific</i>	10,768,764 00	168,646 83		
<i>Atlas</i>	12,968,220 00	228,482 21		
<i>Black River</i>	26,082,533 00	400,928 64		
	9,634,289 00	118,696 12	3,703,821 00	32,479 98
	14,072,837 00	237,356 62		
	27,576,500 00	368,361 58		
	280,196,289 00	1,637,542 39		
<i>alpha</i>	60,398,281 00	890,177 12		
	33,047,994 00	618,997 15		
	106,273,009 00	1,661,107 83		
	6,276,403 00	94,942 22	4,487,640 00	115,382 94
	14,170,728 00	269,681 75	3,298,318 00	28,194 60
	4,587,968 00	846,876 47	2,147,613 00	82,612 71
	96,038,823 00	114,499 06		
	69,690,664 00	991,466 66	16,009 00	400 00
	39,692,051 00	467,137 96		
<i>Glen's Falls</i>	30,887,166 00	299,331 58		
<i>Globe, Chicago</i>	18,689,488 00	357,787 65		
<i>German, Erie</i>	28,711,320 00	540,786 10		
<i>Hanover</i>	79,787,324 00	866,679 89		
<i>Hartford, Fire</i>	161,708,662 00	2,947,530 53		
<i>Home, New York</i>	299,154,927 00	3,100,906 69		
<i>Home, Ohio</i>	29,871,160 00	488,368 88		
<i>Howard</i>	12,266,716 90	287,113 58	10,000 00	500 00

TABLE I.

Showing the total outstanding risks of the Companies operating in Minnesota, at the close of 1872 and 1873 respectively.

COMPANIES.	Total risks in force Dec. 31, 1872.	Total risks in force, Dec. 31, 1873.
Academy.....	\$319,286,183	\$304,102,366
Adams.....	62,573,842	22,419,089
Adams & Co.....	24,746,137	23,032,503
Adams & Co.....	2,817,275	6,033,876
Adams & Co.....	7,492,647
Adams & Co.....	9,511,038
Adams & Co.....	9,572,232
Adams & Co.....	20,888,900
Adams & Co.....	5,492,449
Adams & Co.....	10,681,316
Adams & Co.....	23,180,500
Adams & Co.....	193,293,519
Adams & Co.....	120,469,153
Adams & Co.....	22,680,197
Adams & Co.....	191,891,134
Adams & Co.....	4,152,143
Adams & Co.....	11,054,196
Adams & Co.....	5,810,523
Adams & Co.....	81,189,824
Adams & Co.....	64,372,708
Adams & Co.....	40,030,485
Adams & Co.....	64,407,289
Adams & Co.....	14,841,843
Adams & Co.....	16,693,858
Adams & Co.....	79,695,081
Adams & Co.....	153,828,819
Adams & Co.....	238,449,030
Adams & Co.....	29,812,750
Adams & Co.....	25,282,413
Adams & Co.....	9,632,632

America		187,094,314	183,194,180
.....		91,795,682	81,792,486
.....		28,682,579	26,082,374
.....		17,285,880	16,488,948
.....		6,189,289	6,958,048
.....		84,127,948	26,481,191
.....		20,372,143	19,828,777
.....		7,462,061	64,587,516
.....		7,193,673	11,786,662
.....		19,354,506	96,111,743
.....		20,600,486	26,877,078
.....		7,128,471	6,344,694
.....		4,916,688	16,171,686
.....		46,632,346	63,042,046
.....		221,880	4,868,123
.....		101,035,778	107,897,106
.....		132,892,907	113,432,987
.....		2,186,344	2,207,464
.....		20,512,864	22,612,374
.....		7,771,609	11,868,781
.....		67,877,611	68,393,973
.....		9,960,690	17,942,122
.....		28,363,609	66,638,486
.....		60,048,040	88,946,116
Total		\$2,779,878,866	\$2,899,412,478
FOREIGN COMPANIES—U. S. BRANCHES.			
.....		28,960,638	39,271,320
.....		116,730,112	61,404,438
.....		80,462,067	87,861,323
.....		278,889,431	203,402,874
.....		30,689,131	38,316,294
.....		144,202,942	111,988,687
.....		70,144,794	60,516,683
.....		172,181,310	147,687,688
Total		876,101,626	12,401,782
Grand Total		\$3,655,981,390	\$3,644,732,741

TABLE J.

Showing the names and location of all Insurance Companies authorized to do business in Minnesota on the first day of July, 1874, together with the names of the Presidents and Secretaries of said companies, and the names and residences of the Attorneys to accept service of process for said companies in Minnesota.

Minnesota.	1
St. Paul.	1
do.	1
Minnesota.	1
St. Paul.	1
Duluth.	1
.....	1
St. Paul.	1
do.	1
do.	1
do.	1
Duluth.	1
do.	1
St. Paul.	1
do.	1
do.	1
do.	1
do.	1
.....	1
Minnesota.	1
St. Paul.	1
do.	1
do.	1
Minnesota.	1

FOREIGN COMPANIES—U. S. BRANCHES.

BUSINESS IN MINNESOTA.

The tables hereafter given pertain only to the fire and inland business transacted in Minnesota, in 1873.

The following affords a comparative view of the business for the years 1872 and 1873 :

	1872.	1873.
Fire risks written.....	\$41,533,752 67	\$46,450,126 00
Inland risks written	7,184,424 00	10,866,496 00
Total risks written during the year.....	48,718,176 67	56,816,622 00
Fire premiums received.....	636,045 25	761,957 69
Inlands premiums received.....	53,692 99	84,785 95
Total premiums received.....	689,738 24.	846,743 64
Average fire premium rate	1.53	1.64
Average inland premium rate.....	.74	.83
Total fire and inland losses incurred.....	\$306,839 92	\$374,793 13
Total fire and inland losses paid.	291,887 05	378,788 01
Excess of premiums received over losses incurred	382,898 82	471,950 51
Excess of premiums received over losses paid.....	397,851 19	467,955 63
Ratio of losses incurred to premiums received.	44.48	44.78
Ratio of losses incurred to risks written...	.62	.65

The excess of risks written in 1873 over 1872 is \$8,098,-445.00, and of premiums received, \$157,005.40. Of losses incurred the excess is \$67,953.21. In 1872 the excess of premiums received over losses incurred was \$382,898.32; in 1873, \$471,950.51.

Four of the companies doing business in the State last year have failed of re-entry this year, and their premium receipts are not reported. Of these the "Republic" of

New York is known to have received \$14,859.48, but the other three companies, to-wit, the "Merchants" and "Peoples" of Newark, N. J. and the "New Orleans Mutual," did but a limited business, perhaps not more than would increase the unreported premium receipts to \$20,000. This amount added to the amount reported makes an aggregate of \$846,742.64, which doubtless varies but little from the actual total premiums collected in the State by the insurance companies in 1873, aside from those collected by the "Minnesota Farmer's Mutual Insurance Association."

Nine companies, it will be observed, report no losses whatever. Most of these companies entered the State late in the year. But two report losses in excess of premiums, to-wit, the "Pacific Mutual" and "Orient Mutual." Their joint losses over premium receipts exceed \$30,000. For information in detail regarding the business operations in the State of all the companies reporting, reference is made to Table No. 2.

The "St. Paul Fire and Marine" received in premiums in Minnesota during the year, \$112,774.66. Deducting this amount from the aggregate premium receipts of all the companies and there remains \$733,967.98 as the premiums received by the companies not of this State. The losses incurred by these companies were \$315,906.04, leaving a balance in their favor at the end of the year of \$418,061.94, less commissions paid agents, etc.

The ratio of losses incurred to premiums received is 44.73 per cent. Adding to this 30 per cent., the ordinary allowance for managing expenses, and 2 per cent. for taxes, the outlay is 76.73 per cent., leaving a margin of 23.27. Receipts from other sources than premiums have not been taken into account in this calculation.

RISKS AND PREMIUMS.

The total fire risks written in 1873 in the State, as shown by table No. 2, was \$46,450,126.00, on which the premiums amounted to \$761,957.69.

The total inland risks written was \$10,386,496.00, and the premiums received thereon were \$84,785.95.

Total fire and marine risks written, \$56,916,622.00; total fire and marine premiums received, \$846,743.64.

The increase of fire risks written is \$4,916,374, and of inland risks written \$3,182,072, showing an increase of fire and marine risks of \$8,098,446.

The increase of fire premiums received is \$125,912.44; of marine premiums, \$31,092.96. Total increase of fire and marine premiums, \$157,005.40.

The average fire premium rate shows an increase from 1.53, to 1.64; the average inland premium rate from .74 to .83.

TABLE No. 1.

Showing the Insurance Business transacted in the State of Minnesota for the year 1873, respecting Risks, Premiums and Losses.

Commercial Union.....	545,045	8,183 90	1,285 00	3,375 00	.47
Imperial Fire.....	1,478,007	16,782 84	17,540 23	10,905 71	.72
Lancashire Fire.....	171,680	3,887 68	None.	None.	.28
Liverpool & London & Globe..	1,373,875	18,950 37	10,040 44	8,364 32	.80
London Assurance Corporation	388,117	6,196 14	None.	1,353 59	.31
North British and Mercantile..	1,253,946	24,788 54	4,979 65	4,979 65	.20
Queen.....	582,728	7,483 28	782 35	782 35	.10
Royal.....	613,206	12,404 10	110 95	110 95	.08
Scottish Commercial.....	81,075	1,498 38	None.	None.	.....
Total.....	6,467 658	98,244 53	34,918 62	27,441 57	.27
Grand Total.....	\$55,916,822	\$846,743 64	\$278,788 01	\$274,793 13	.44

NOTE.—The premium receipts of the Republic Insurance Company of New York, which is not in the State this year, were \$14,850.42. Adding to this the estimated receipts of the three other companies not reporting, viz: the "People's" and "Citizens," of New York, N. J., and the "New Orleans Mutual" of New Orleans, the amount of unreported premium receipts would reach, at least, the sum of \$20,000, which amount should be added to the "grand total" of "premium receipts" above given.

TABLE No. 2.

Showing the Risks written and Premiums received in the State of Minnesota for the year 1873, together with the average Premium Rates.

COMPANIES.	Fire Business.			Inland Business.		
	Risks written.	Premiums received.	Average Rate.	Risks written.	Premiums received.	Average Rate.
Atlas.....	\$3,121,480	\$50,714 98	1.61	\$35,498	\$178 15	.69
Amazon.....	163,416	3,621 62	2.21	496,784	2,667 70	.53
American Central.....	1,321,453	24,370 69	1.84	637,906	8,492 67	.14
Armenia.....	37,664	880 66	2.36			
Atlantic & Pacific.....	22,500	496 30	2.21			
Atlas.....	96,960	2,942 62	2.96			
Black River.....	228,765	4,236 26	1.86			
Brewers.....	169,280	3,558 30	2.12			
Citizens', St. Louis.....	169,660	3,209 65	1.88			
Clay Fire & Marine.....	62,950	1,390 13	2.40			
Connecticut Fire.....	360,600	5,861 99	1.61			
Continental.....	8,630,235	66,924 06	.82			
Fire Association of Phila.....	496,208	12,839 04	2.59			
Fireman Fund.....	163,276	5,987 37	3.63			
Franklin, Philadelphia.....	1,462,456	27,636 72	1.89			
Germania Fire.....	678,600	14,869 48	2.19			
German American.....	781,881	14,863 69	1.90			
Girard.....	158,070	3,781 03	1.76			
Globe, Chicago.....	169,625	4,160 78	2.46			
Hanover Fire.....	678,600	14,869 48	2.19			
Hartford Fire.....	3,067,651	49,606 10	1.61			
Home, New York.....	3,126,984	53,867 81	1.06			
Home, Ohio.....	427,184	10,340 21	2.42			
Howard.....	8,660	186 60	1.95			
Ins. Co. of North America.....	1,746,363	36,030 91	2.06			
Manhattan.....	265,611	7,080 69	1.78			
Mechanics' & Traders'.....	31,950	610 00	1.63	17,266	1,081 83	6.22
Mercantile Mutual.....				2,590,863	16,053 53	.69
National Fire, Conn.....	848,314	13,637 90	1.60			
Niagara Fire.....	678,600	14,869 48	2.19			
Northwestern National.....	731,815	17,943 14	2.45	786,828	5,394 51	.67
Orient Fire.....	467,983	9,574 34	2.04			
Orient Mutual.....				265,080	4,690 82	1.35
Pacific Mutual.....				811,637	12,641 42	1.54
Phoenix, New York.....	773,680	16,668 90	2.01	838,286	14,361 97	1.73
Phoenix, Connecticut.....	2,877,719	47,373 26	1.64			
St. Paul Fire & Marine.....	5,369,085	90,300 91	1.66	3,962,665	22,473 75	.66
St. Joseph Fire & Marine.....	361,614	7,380 38	2.04	13,707	109 60	.79
Springfield Fire & Marine.....	380,186	7,100 89	1.86			
Traders.....	338,060	8,674 49	2.56			
Westchester.....	390,311	1,364 62	1.49			
Total.....	\$38,962,468	\$663,613 16	1.32	\$10,366,496	\$64,786 96	.60
Commercial Union.....	545,064	8,108 90	1.48			
Imperial Fire.....	1,478,007	16,162 64	1.02			
Lancashire Fire.....	171,660	8,867 06	2.25			
Liverpool & London & Globe.....	1,373,876	18,960 37	1.37			
London Assurance Corporation.....	386,117	6,196 14	1.59			
North British & Mercantile.....	1,263,946	24,768 64	1.97			
Queen.....	692,729	7,463 26	1.32			
Royal.....	613,206	12,404 10	2.02			
Scottish Commercial.....	81,075	1,428 36	1.70			
Total.....	\$1,417,000	96,944 66	1.61			
Grand Total.....			1.31	\$10,366,496	\$64,786 96	.60

MINNESOTA COMPANIES.

Of Minnesota fire insurance companies there are but two, viz.: The "St. Paul Fire and Marine," a stock company, with a paid up capital of \$400,000, and the "Minnesota Farmers' Mutual Insurance Association," a mutual or co-operative society without capital, whose business is mostly confined to the insurance of farm buildings. Both of these companies were organized in 1865.

The former ranks with the leading insurance companies in the United States, and thoroughly enjoys the confidence of the public. Since the Chicago fire of 1871 wherein it incurred and promptly paid losses amounting to \$140,000, the growth and prosperity of the company has been exceptional.

At the close of 1873 its actual, available assets amounted to \$728,632.21, while its liabilities, exclusive of capital and re-insurance reserve, were but \$45,741.68. The reinsurance reserve amounted to \$228,875.76, increasing the liabilities to \$274,617.44. Adding to this the capital, the aggregate liabilities reached the sum of \$674,617.44, leaving the handsome surplus still of \$54,014.77.

The premium receipts of the company for the year were \$533,651.53 and the total income \$591,712.13. Its total expenditures, exclusive of dividends, were \$432,939.41, less by \$158,772 than its income—a very comfortable showing indeed.

The following shows the condition and business of the company at the close of the years 1872 and 1873 respectively, and affords an interesting comparison:

	1872.	1873.
Paid up cash capital.....	\$400,000 00	\$400,000 00
Total available assets.	626,122 65	728,632 21
Total liabilities as to policy-holders.....	201,951 45	274,617 44
Total liabilities including capital.....	601,951 45	674,617 44
Surplus beyond capital.....	24,171 20	54,014 77
Re-insurance reserve.....	178,570 20	228,875 76
Total income.....	484,253 00	591,712 13
Total expenditures (excluding dividends).....	298,864 89	432,939 41
Total dividends.....	20,000 00	44,000 00
Total losses.....	186,944 86	298,867 76

The business of the company in the State was very large in 1873, as may be seen by reference to its annual statement, its premium receipts exceeding those of any other company by over \$40,000.00. Its total premium receipts for 1873, (in the State) were \$112,774.66 against \$88,397.25 in 1872—an increase of \$24,377.41.

The company enjoys a reputation for fair and honorable dealing creditable alike to the enlightened policy of its stockholders and to the sagacity and ability of its managing officers.

The Minnesota Farmers' Mutual Insurance Association, although operating exclusively in the State of Minnesota had outstanding risks at the close of 1873 amounting to \$9,622,884. Its total assets were \$158,302.54 and its liabilities \$9,486.88. Its total income for the year was \$68,962.38 and its total expenditures \$55,396.14, the amount paid for losses amounting to \$26,015.12

Respecting its assets it is proper to say that by the same rule the assets of companies under the supervision of this department are judged, the items of "promissory notes" and "office furniture," amounting to \$75,123.44, would be classified as "items not admitted as assets." However, the law which is the basis of the rule, does not apply to this company. Its liabilities do not include anything as a re-insurance reserve and are, therefore, relatively small.

A full statement of the business and condition of the company will be found elsewhere in this report.

Whatever of success this company has achieved is due mainly to the zealous and indefatigable efforts of its secretary, who has been connected with it since its organization. The other officers are leading citizens of the State, commanding in a high degree the confidence of the public.

UNINSURED PROPERTY.

Hon. Pennock Pusey, in the second annual report of this department, "with the view of ascertaining the proportion of the insurable property of the State covered by insurance,"

made a careful calculation of the aggregate value of such property, using as a basis of calculation the United States Census returns, and other official data contained in the report of the Commissioner of Statistics of the State of Minnesota in 1871. The present Insurance Commissioner fully appreciating the value of a reasonably accurate statement of this class of property, and having a high appreciation of Mr. Pusey's ability as a statistician, prevailed upon him to prepare a similar calculation for publication in this report. The following is his estimate of the present insurable property of the State.

64,476 farm dwellings at \$600 (including all farm buildings)	\$88,685,600
41,982 dwellings in cities and towns at \$1,000	41,982,000
Insurable realty pertaining to manufactures	5,229,245
Insurable realty pertaining to mercantile pursuits	7,051,886
Two-thirds of personal property	84,152,877
<hr/>	
Total insurable property	\$177,101,608

This shows an increase of \$16,087,408 over the total of last year's estimate.

To facilitate comparison the estimates of the two years are given, as follows :

	1872.	1873.
Number of farm dwellings (including all farm buildings)	55,717	64,476
Number of dwellings in cities and towns	38,697	41,982
Value of farm dwellings	\$33,480,200	\$88,685,600
Value of dwellings in cities	38,697,000	41,982,000
Insurable realty pertaining to manufactures...	4,820,000	5,229,245
Insurable realty pertaining to mercantile pursuits	6,500,000	7,051,886
Two-thirds of personal property	77,567,000	84,152,877
<hr/>		
Total insurable property	\$161,014,200	\$177,101,608

The outstanding risks in this State, at the highest estimate, and including the business of the Minnesota Farmers' Mutual Insurance Association, do not exceed \$70,000,000. It would thus appear that over one hundred million dollars worth of the insurable property of the State is uninsured.

UNAUTHORIZED INSURANCE.

The general insurance law of 1872 was designed to prohibit from doing business in the State, all insurance companies which, either from lack of the necessary financial requirement, or from any other cause, failed to comply with its provisions. Section one of title three of said law reads as follows :

“SECTION 1. It is unlawful for insurers or their agents to make, negotiate, or solicit, within this State, any contract of insurance, except as authorized in this act.”

And after explicitly providing the conditions upon which companies may be admitted, the following prohibition appears in section seven of the same title :

SEC. 7. No person shall act as agent, in this State for any company not of this State in any matter whatever relating to risks, until the last section has been complied with on the part of the company, and he has received from the insurance commissioner a certificate of authority, stating that the foregoing requirements have been complied with.

* * * * *

Any such person or agent doing or attempting to do business in any way relating to insurance in this State without such certificate of authority, in violation of this section, or after said certificate shall have been revoked, shall be deemed guilty of a misdemeanor, and upon conviction thereof, shall be fined in a sum not exceeding five hundred dollars for each offense.

But notwithstanding the care thus exercised by the legislature to confine the insurance business of the State strictly to and among the companies complying with the law, it has been the custom, if reports can be relied upon, of certain citizens of the State to send the applications for insurance of other citizens to the home offices of non-complying companies and of said companies to write up policies and return them to the parties seeking the insurance—thus, in a round about way, doing an insurance business in the State in vio-

lation of the law. The party acting as the "middle man" in these transactions shields himself generally behind the convenient excuse that, in the transaction, he acts solely for the party seeking the insurance, as his agent, and not as the agent of the company, and that in so acting he violates no law. This is on the theory that every person has a right to enter into a contract of insurance with any insurance company of whatever State, at its home office, and that such contract is valid as between the parties, no matter what the law of this State may be, provided always that the insurance company is authorized by its own State to enter into such contracts, and that whatever the person thus seeking insurance has a legal right to do himself in the premises, he has a right to do by an agent. In this view of the law the "middle man" will always be found to be the agent, not of the company, but of the party seeking insurance—a sort of a general agent for everybody wanting insurance in this way.

Without entering into an argument concerning the validity of contracts effected in this manner, it seems perfectly plain that the party acting as "agent," especially if he makes this clandestine insurance a business, receiving his compensation from the insurance companies, is guilty of a misdemeanor, under section seven above quoted, and is liable to conviction and punishment thereunder, for each offense committed.

And even admitting the validity of the contracts thus effected, citizens of the State will do well to remember that they can only be enforced in the courts of the State where the company has its corporate existence, or through the federal courts, involving great trouble and expense—so great that it might prove more of a hardship to pay the expenses of litigation than to stand the loss.

It is fair to presume that these companies doing a "guerilla" business in the State, are just such companies as prudent men, knowing their condition, would avoid. For if they are companies of good financial ability, there is no good reason why they should not comply with our law and

do an open, legitimate business, and if they are not of that degree of solvency established by our law as the standard of legal safety—and the fact that they do not comply with the law, is an evidence that they are not—then it is the part of common prudence to avoid them. The inference is that they do not possess such financial standing as could bear the light of official investigation. Hence, instead of coming honorably to this department, making application for admission in due form and abiding by the Commissioner's ruling, they sneak into the State through by-ways and procure by theft what they fear could not be obtained by honorable dealing.

The difficulty in procuring arrests for the violation of law herein complained of, heretofore, has been the unwillingness of parties knowing the facts, to enter complaint. But if the local boards of underwriters take the matter in hand, as there is now a prospect of their doing, some one of the parties offending will soon have an opportunity to justify himself in a court of law.

The practice is a fraud upon those companies which have complied with the law, paying large sums in fees and taxes for the privilege of doing business in the State, and a fraud upon the State in depriving her of her revenue. Undoubtedly the legislature will contribute towards its complete suppression such further legislation as may be deemed necessary.

TAX ON PREMIUM RECEIPTS.

Under the laws of this State, insurance companies are compelled to pay, in lieu of all other taxation, two per cent. on their gross earnings. The question of taxing the business of insurance in any form is one which elicits considerable discussion and generally receives the condemnation of those who thoroughly inquire into the matter. Especially is this true when applied to life companies.

The following, on the subject under consideration, is from the last annual report of this department, issued by Hon. Pennock Pusey, the former Commissioner :

“For the same reasons that we desire free, simple government and light taxes, the abolition of all taxes imposed upon premium receipts is respectfully commended to public consideration. Fair dealing and public policy, it is believed, could not fail to be promoted thereby. But if so radical a measure as the entire abolition of such taxes, should not now meet public approbation, the exaction of a tax only upon the excess of such premiums over losses paid, commends itself as a measure of simple justice. In this way at least such companies as receive less than they pay will be exempt from the additional hardship of being taxed upon their losses.”

Mr. Pusey's views, as above expressed, are in substance, the views of all commissioners and superintendents of insurance.

The injustice of the law as it now stands may be readily illustrated by its practical application. The “Fire Association of Philadelphia” and “Pacific Mutual,” each took from citizens of the State a little over \$12,500.00 in premiums in 1873. The two per cent. tax in each case was about \$250.00. The amount returned to the State, in losses, by the former company, was \$2,458.33, while the latter returned \$28,086.51—an excess of \$15,545.09 over its receipts. And yet the latter company was compelled to pay in addition to its heavy losses a penalty, or tax, of \$250.00 for the privilege of doing business in the State. The former company, showing a net surplus of premium receipts of over ten thousand dollars, paid the same tax, and no more.

To the writer hereof the law seems to be inequitable and unjust, and its amendment so as to impose a tax only upon the excess of premium receipts over losses is respectfully suggested. If thought desirable the rate might be increased to two and one half or even three per cent. so as not to materially impair the revenue derived from this source, but two per cent., the same as the laws of California and Maine impose, would seem to be sufficient.

RATES OF INSURANCE.

The great fires of 1871 and 1872 entailed burdens upon

insurance companies which even the stronger ones were scarcely able to bear, and under which many of the weaker ones were compelled to succumb without the hope of ever being able to rise again. One of the effects of these great fires was a large increase in the rates of insurance. This increase was generally acquiesced in by the patrons of the insurance companies, on the supposition, to a great extent, that it was only a temporary necessity, and under the impression that when the companies had fully recovered from the effects of the disastrous losses sustained in the Chicago and Boston fires, the rates would be again reduced to about the old standard. But another year has passed without any material reduction, and with but little prospect of any in the near future. The year 1873 was certainly not very favorable to insurers, or calculated to bring about the desired reduction of rates. The three great fires of the year were those of Boston, on the 30th of May, of Baltimore, on the 25th of July, and of Portland, Oregon, on the 2d of August, the first extending over an area of three acres and destroying property valued at one and a half millions of dollars; the second covering ten acres and incurring a loss of one million dollars—comparatively small on account of the inferior class of buildings destroyed; the third consuming twenty-three business blocks and two hundred and fifty dwellings, the loss and damage being computed at one million four hundred dollars. These are simply the three *notable* conflagrations of the year, and comprise but a small proportion of the aggregate fire losses in that period. From the first of January, 1873, until the 2d of August, (including the Portland fire) the fire losses in the United States were \$57,500,000. Fortunately, the latter portion of the year proved more favorable to the insurance companies and enabled them to recover measurably, from the effects of the excessive losses of the former portion.

The United States, unequalled in many other respects, is certainly unexcelled in the magnitude of her destructive fires. As evidence of this, we quote the following statement

from the late report of the commissioners of insurance of the State of New Hampshire :

“ The amount of cumulated wealth absolutely annihilated by fire throughout the United States since January, 1871, must approximate, if it does not exceed, four hundred millions of dollars—an amount of waste unequalled by any other country on the face of the globe in a quarter of a century.”

There are many causes operating to keep rates at a high standard, the chief of which is, of course, the heavy losses. The great expenses in “ commissions and brokerage,” “ salaries to officers and employees,” “ taxes,” etc., necessarily attending a company doing a general agency business, add also materially to the rates.

The items of “ commissions and brokerage” of the companies reporting to this department exceed thirteen per cent. of the premium receipts, while the same items in the case of Massachusetts companies as stated on the authority of the Commissioner of that State, fall below nine per cent. of their premium receipts—a difference of over four per cent. in favor of the Massachusetts companies.

Is it not possible therefore for insurance companies to effect a substantial reduction in their expenses in this particular, by keeping down “ commissions and brokerage” at the lowest point compatible with an enterprising management of business. A deduction of four per cent. on the premium receipts of the companies now operating in Minnesota would have saved over two millions of dollars, which if deducted from the premiums paid by policy-holders would have materially lightened their burden. Such a reduction on the receipts in Minnesota, would amount to some \$33,000 or about ten per cent. of the losses paid in the State.

If the companies could curtail expenses as above indicated, and the State governments would reduce the “ taxes” on companies, as suggested elsewhere, considerable relief might be effected.

Another cause of high rates, and one which perhaps has given underwriters more serious concern than any other, is the large proportion of dishonest losses, which all companies

are obliged to pay. The committee on incendiarism and arson of the National Board of Underwriters, after the most careful research, report that from thirty-three to fifty per cent. of losses to insurance companies are traceable to this cause. Indeed it has assumed such importance that the National Board has raised a fund of one hundred thousand dollars, and apportioned it among the different States in standing rewards for the apprehension of the perpetrators of this crime. The cause, however, to a great extent, of this wholesale incendiarism and consequent injustice to honest policy-holders, is justly attributable to the companies themselves, and they must apply the remedy. It is not contended that the incendiaries, except in rare instances, are actuated by malicious motives. The cause in most cases, is directly traceable to "over insurance." The property being insured to an amount equal to, and frequently higher than its actual value, the owner avails himself of this means of effecting a sale.

To remove this fruitful cause of losses, the companies must exercise greater care in selecting their risks. They should never assume a risk, where there is the slightest "moral hazard," and should not lead honest men "into temptation," by insuring property at over two-thirds, or at the highest, three-fourths of its actual cash value; in this way, they may "deliver themselves from evil" to a great extent. To accomplish this *desideratum*, great care should be exercised in the appointment of agents, employing only good, responsible men, who will not be governed solely by a desire to secure large risks, for the sake of the commission, but by a desire also to conserve the interests of the companies as well.

Carelessness, on the part of the insured, is another of the principal causes of fires. This is often so reckless,—so inexcusable—as to border on criminality. It is too frequently the case, with the insured, that from the day his policy is issued, he apparently ceases to exercise any care or precaution against fires, comforting himself with the assurance that his losses, in case of fire, will be made good by

the insurance companies ; and showing no concern whatever in reference to the destruction of adjoining property belonging to others, almost sure to follow his own.

The following quotation is from that portion of the late address of Mr. Oakley, president of the National Board of Underwriters, which treats of incendiarism and arson, and most clearly states one of the causes of high rates. He says : " If we cannot render our people careful, and compel them to regard the right that their neighbor's property has to their care and forethought, we should provide for an inspection similar to that in European cities. Every great conflagration resulting from any cause, and frequently from such as have enumerated, is a tax upon the whole nation, and it is time that the great public protected itself by holding individuals responsible for their criminally careless acts. Until this is done, the public have no right to complain of the insurance companies for charging rates to cover such hazards as these, which not only expose them to minor losses, but also render them liable to be called upon to pay for whole cities swept away as the result of the carelessness of some irresponsible individual."

The legislative remedy above suggested is equitable, sensible and practicable, and would undoubtedly have a wholesome effect on the criminally careless.

There are many minor causes of fires, which it is not necessary to mention. The principal ones have been alluded to, and any legislation that will remove or materially mitigate them will indeed prove not only a State, but a National blessing. The insurance companies and the people, working together, ought to be able to relieve the business of, at least, some of the evils that oppress it.

Could the insurance business be stripped of all the frauds connected with it, and placed on a strictly honest basis, the high rates of the present day would no longer be a necessity ; but while the present evils exist, it is unreasonable to expect or ask for any material reduction.

MUTUAL FIRE INSURANCE COMPANIES.

At the date of the enactment by the legislature of the general insurance law now in force in this State, February, 1872, there was but one mutual fire insurance company, organized by the authority of the laws of the State previously in force, doing business in the State, viz.: The Minnesota Farmers' Mutual Insurance Association. This company which was organized in 1865, and whose field of operations was unlimited in the State, was permitted to continue its business in its own way, without any legislative restrictions whatever. As the law of 1872 forbade the organization of other mutual fire insurance companies, this company still enjoys the exclusive privilege of whatever advantages the mutual plan may confer. But how long this exclusive state of affairs will continue it is not easy to predict.

There have been but two sessions of the legislature held since the passage of the general insurance law now in force. At the first session, that of 1873, a bill was introduced providing for an indiscriminate organization of township mutual insurance companies, which passed both houses, and only awaited the signature of the governor—which was prudently withheld—to become a law. A similar bill received the approval of the lower house, of the session of last winter, but failed to elicit the favor of the senate. And another bill—perhaps the crudest one on the subject of insurance ever introduced before a legislative body—entitled “a bill for an act to provide for the organization of Farmer's Mutual Local Insurance Companies,” also passed the lower house, and, fortunately, met in the senate the fate of its companion.

This latter bill provided, in substance that any number of persons, not less than five, might associate themselves together for the purpose of conducting such an association. After adopting articles of incorporation and recording them in the Register of Deeds office of the county where located, the company was to be considered duly organized and ready

for business, and empowered to "insure against loss or damage by fire or lightning—within the town in which such association may be located, and also in one town adjoining the town in which such association may be located—any farm building, farming implements, farming machinery, or live stock therein;" collect such rates of premiums as the board of directors should determine upon, and receive *notes* in payment of premiums; collect all necessary assessments to pay losses and expenses, *and invest the funds of the association in either bonds of the United States or of the State of Minnesota.*

The last clause of the above synopsis, which is so accurate as to embrace nearly the entire bill, reads like pure irony, but was probably embodied in the bill in good faith. How a company so destitute of funds as one organized under such a bill would of necessity be, could invest in United States bonds, or even State bonds, it is difficult to see, but there is no fathoming the possibilities of novices in the insurance business. The number of companies which it authorized to be organized, was only limited by the whole population of the State.

The other bill was not quite so liberal in its provisions. The incorporators under it must number at least twenty-five and be possessed collectively of property valued at not less than twenty-five thousand dollars. Any twenty-five persons who could meet this financial condition, might form themselves into a "town insurance company," for mutual insurance against loss or damage by fire or lightning, and be possessed of the usual powers of this class of companies. The number of companies whose organization it was to authorize, corresponded with the number of townships in the State. It was perhaps a little "higher sounding" than the other bill, more pretentious, and all that, but, in the main, was no better. Even the twenty-five thousand dollars property clause was no great affair, for none of the property was especially pledged to the payment of losses, and in case it consisted of homesteads, as would most probably be the case, could not be reached.

In both bills the idea of capital, or assets, or any security whatever to policy holders, was utterly ignored.

It will not be contended that persons seeking insurance are ever induced to take policies in this class of companies, in preference to reliable stock companies, on account of the greater security they afford to policy-holders; but the rates of stock companies are so high that many prefer rather than submit to their exactions to join in carrying their own risks. In this way, it is claimed, insurance is furnished at its actual cost. There need, of course, be but light expenses in conducting the business of a township mutual insurance association of but twenty-five to thirty or forty members. Reducing the number to ten, the expenses would probably be still less, and still further reducing it to one, there would be no expense, but neither would there be any insurance. By the same ratio the membership and consequent business of these companies is reduced, is the value of the insurance they offer impaired. If the principal object in their formation is simply to reduce the cost of insurance, having no regard to its value, then perfection will be reached when every man insures his own property; but if security against loss enters into the calculation, then, indeed, are "township mutuals" a failure.

No insurance company, of whatever plan, can live within the limits of a single township. Underwriters long ago learned the folly of concentrating their risks. The strongest and best companies of the country are now conducted upon the theory, which has been verified by experience, that the greater the distribution of risks, the less the average hazard to the company. The "Ætna," of Hartford, notwithstanding losses in 1873 amounting to \$3,052,726.82, was able to pay its stockholders \$653,415 in dividends. Its risks are carefully distributed throughout the entire country, so that no one loss is likely to seriously disturb its business or cripple its resources.

Under the caption of "mutual companies" the insurance commissioner of New Hampshire in his late report, says:

“ Since the year 1800, there have been chartered by the legislature of this State *fifty-seven* companies of similar character. Of these *forty-four* appear to have been organized, and issued policies. Six of them still live. So far as we have been able to learn, all the others, with a single exception, went down under financial embarrassment, leaving their patrons to pocket their losses and seek indemnity elsewhere. Such is the history of mutual fire insurance in this State. However correct it may be in theory, practically the system has not been successful. We believe the surviving companies are conscientiously managed, and that they will pay a moderate run of losses, and we shall rejoice at their prosperity. But should large losses, to which they are all liable, occur in any one year we fear they would prove ‘broken reeds.’ Heavy losses necessitate heavy assessments; and heavy assessments in the future, as has been the case in the past will dissolve the companies that are compelled to make them.”

Such is the history of mutual fire insurance companies in New Hampshire; such is their history everywhere, and Minnesota, profiting by the experience, should steadfastly refuse all legislation looking to their propagation in this State.

AMENDMENTS.

The insurance law was amended in but two instances at the last session of the legislature. First, the paid up capital required of home companies, hereafter to be organized, was reduced from two hundred thousand to one hundred thousand dollars, and second, the section requiring the publication of the annual statements of insurance companies was so modified as to authorize said publication to be made in some newspaper of general circulation, printed and published in the county where the State agency of the company is located, or at the capital of the State, as formerly required.

A pamphlet edition of the insurance laws of the State, compiled by the Insurance Commissioner, comprising all general laws in force relating to insurance, and embodying the various amendments enacted since the passage of the general law in 1872, in their proper places, was published for

the use of insurance officers, agents and others, soon after the adjournment of the legislature.

DEPARTMENT WORK.

The Commissioner fully appreciates the fact that the value of a report of this character depends, mainly, upon its early publication, and therefore, deeply regrets the delay incident to the publication of this report. In justification to himself it will be sufficient to say that he has no clerical aid whatever in the performance of his official duties. All the work of the department, which is sufficient to constantly engage, during regular office hours, the services of two men during the greater portion of the year, and of three men during the first three months thereof, he, by constant application and overwork has performed alone, and the time required in the preparation of this report has been taken from after-office-hours—from the time usually devoted to recreation and repose. This is the only insurance department in the United States which is managed in all its details by the unassisted efforts of one man. Inasmuch as the fees paid by insurance companies to bear the expenses of the department largely exceed the expenses incurred, the legislature will, undoubtedly, another year, allow the expenditure by the Commissioner of a moderate sum for necessary clerk hire and ordinary office expenses for postage, stationery, &c.

P. S.—The delay in the publication of this report permits of a brief reference to “the great Chicago fire of 1874,” which occurred on the 14th inst. Some twenty acres of that much afflicted city were laid waste and property consumed of the estimated value of between four and five million dollars. The losses sustained by the insurance companies exceed \$2,000,000, of which the companies operating in

Minnesota lose about \$1,400,000. With the exception of but one company, all will be able to make prompt payment of losses without embarrassment. The exception is the "Atlantic and Pacific" of Chicago, which, it is feared, although its losses do not exceed \$30,000, will not be able to meet the obligation. The writer, some weeks previous to the Chicago fire, addressed a letter of inquiry to Hon. C. E. Lippincott, State Auditor and *ex officio* Superintendent of Insurance of the State of Illinois, concerning this company, and suggested a personal examination of the company by him in order that all questions as to its solvency might be set at rest, and that policyholders might be apprized of its true financial status. In response to this letter Mr. Lippincott under date of July 16th wrote :

"I shall take early measures to have a thorough examination made of the Atlantic and Pacific Insurance Company which will disclose its present condition, and will advise you of the result."

A letter afterwards received gives the result as follows :

"The 'Atlantic and Pacific' is found to have liabilities fully equal to its assets. The capital is all gone. The Atty. Gen'l has applied in the Superior Court of Chicago for a receiver, etc., and the application has been adjourned for two weeks on representation of leading stockholders that in that interval an effort would be made to restore the capital, and that in the meantime the assets and business of the company would be placed in the hands of a responsible executive committee."

It is to be sincerely hoped that the stockholders of this company will make up the full capital and keep good faith with the policy-holders. Any other course would be highly discreditable, if not actually dishonorable. It was not the Chicago fire that reduced the company to its present condition, but previous bad management. According to the sworn statement of its officers the assets of the company on the 31st of Dec. 1873, were \$330,140.30 and the liabilities,

excluding capital, but \$98,022.71. Since that date its business and management must have been either pitifully unfortunate or outrageously fraudulent to account for the calamity which has so speedily overtaken it.

All the other companies operating in the State, although some of them lost heavily, will be able to pay their losses in full, promptly and without embarrassment. This would seem to be an evidence that they have been at least reasonably careful in the distribution of their risks, showing that the lessons taught by "the great Chicago fire of 1871" have not been entirely forgotten.

ABSTRACTS FROM THE STATEMENTS
OF
FIRE AND MARINE INSURANCE COMPANIES
DOING BUSINESS IN THE STATE OF MINNESOTA.
SHOWING THEIR CONDITION DEC. 31, 1873.

ÆTNA INSURANCE COMPANY.

CONNECTICUT.

Principal Office, Hartford.

[Incorporated June 5, 1819; commenced business July, 1819.]

LUCIUS J. HENDEE, President. JOTHAM GOODNOW, Secretary.

Attorney to accept service in Minnesota, CHAS. ETHEREDGE, St. Paul.

Capital stock of the Company paid up.....\$8,000,000

I. ASSETS

Real estate owned by the company, unincumbered.....	\$405,000 00
Loans on bonds and mortgage (first liens).....	91,811 00
Interest accrued on bond and mortgage loans.....	8,408 60
Value of lands mortgaged.....	\$107,000 00
Buildings (insured for \$58,500).....	89,000 00
Total value of mortgaged premises.....	\$196,000 00

Stocks, Bonds, Etc., owned by the Company.

	Par Value.	Market Value.
United states stocks, 5-20's...	\$800,000 00	\$848,085 00
United States currency bonds.	100,000 00	114,000 00
Connecticut State stock.....	52,500 00	52,500 00
Rhode Island stock.....	40,000 00	40,000 00
Indiana State stock.....	50,000 00	50,000 00
Michigan State stock.....	16,000 00	16,000 00
Tennessee State stock.....	81,000 00	25,110 00
Alabama State stock.....	10,000 00	7,500 00
South Carolina State stock...	20,000 00	10,000 00
Canada Dominion stock.....	5,070 69	5,070 69
Buffalo City water bonds.....	25,000 00	24,500 00
Atlantic Dock bonds.....	25,000 00	23,750 00
Toledo City bonds.....	5,000 00	5,000 00
New Brunswick (N. J.) City bonds.....	20,000 00	19,600 00
Detroit City bonds.....	80,000 00	80,000 00
Brooklyn City water bonds...	25,000 00	23,250 00
Jersey City water bonds.....	50,000 00	46,500 00
Hartford City bonds.....	101,000 00	98,980 00
Hartford City scrip.....	6,000 00	6,000 00

Hartford Town bonds.....	65,000 00	63,700 00
New York City stock.....	75,000 00	71,250 00
Minneapolis City bonds.....	5,000 00	5,000 00
Chicago City bonds.....	85,000 00	84,800 00
West Middle School District bonds, Hartford.....	30,000 00	30,000 00
Hartford County scrip.....	10,000 00	10,000 00
Hartford, Providence & Fish- kill R. R. mortgage bonus..	33,000 00	31,020 00
Michigan Central R. R. second mortgage bonds.....	15,000 00	13,800 00
Cleveland, Painesville and Ash- tabula R. R. mortgage bonds	100,000 00	100,000 00
Cleveland and Toledo R. R. Gen. S. F. mortgage bonds.	75,000 00	77,250 00
Cleveland and Pittsburg R. R. third mortgage bonds.....	40,000 00	40,000 00
Michigan S. & N. Indiana R. R. general mortgage bonds....	25,000 00	25,500 00
Michigan S. & N. Indiana R. R. second mortgage bonds....	75,000 00	70,875 00
Pittsburg, Ft. Wayne and Chicago R. R. first mortgage bonds.....	80,000 00	81,500 00
Pittsburg, Ft. Wayne and Chicago R. R. second mort- gage bonds.....	50,000 00	50,500 00
Buffalo, New York and Erie R. R. mortgage bonds.....	75,000 00	71,250 00
New York Central R. R. mort- gage bonds.....	75,000 00	67,500 00
Little Miami R. R. mortgage bonds.....	72,000 00	63,360 00
New Jersey R. R. and Trans- portation Co. mortgage bonds.....	50,000 00	47,500 00
Columbus and Xenia R. R. mortgage bonds.....	50,000 00	48,500 00
Cincinnati, Hamilton and Day- ton R. R. mortgage bonds..	50,000 00	48,500 00
Indianapolis and Cincinnati R. R. mortgage bonds.....	25,000 00	24,250 00
Chicago, Burlington & Quincy R. R. mortgage bonds.....	80,000 00	83,000 00
Des Moines Valley R. R. mort- gage bonds.....	40,000 00	30,000 00
Lake Shore R. R. mortgage bonds.....	10,000 00	9,250 00
Morris and Essex R. R. second mortgage bonds.....	25,000 00	25,000 00
Harlem River & Pt. Chester R. R. first mortgage bonds....	100,000 00	100,000 00
N. Y. Central & Hudson River R. R. first mortgage bonds.	25,000 00	26,250 00
Joliet and Chicago R. R. mort- gage bonds.....	18,000 00	18,720 00
Dayton and Western R. R. mortgage bonds.....	20,000 00	17,200 00
Albany and Sus. R. R. second mortgage bonds.....	10,000 00	9,600 00
New York, New Haven and Hartford Railroad Co. stock	100,000 00	122,000 00

Conn. River Railroad Co. stock	15,000 00	20,250 00
Lake Shore and Mich. Railroad Co. stock.....	90,000 00	68,850 00
Pittsburg, Ft. Wayne and Chicago Railroad Co. stock.	75,000 00	67,125 00
Michigan Central Railroad stock.....	62,400 00	48,048 00
Central Ohio Railroad Co. stock.....	7,200 00	4,000 00
Morris and Essex Railroad Co. stock.....	50,000 00	45,000 00
Dubuque and Sioux City Railroad Co. stock.....	25,000 00	15,000 00
Joliet and Chicago Railroad Co. stock.....	10,000 00	8,500 00
Albany and Susquehanna Railroad Co. stock.....	50,000 00	48,000 00
Cleveland and Pittsburg Railroad Co. stock.....	50,000 00	42,500 00
New York Cent. and Hudson River Railroad Co. stock...	60,000 00	59,400 00
Connecticut River Co. stock..	5,000 00	1,500 00
New Britain National Bank stock.....	10,000 00	18,000 00
National Bank of the State of Missouri stock.....	20,000 00	15,000 00
Merchants National Bank stock.....	5,000 00	4,000 00
Merchants Bank stock.....	5,000 00	1,500 00
Mechanics Bank stock.....	20,000 00	18,000 00
Farmers and Mechanics National Bank stock.....	22,000 00	28,600 00
Hartford National Bank stock,	80,000 00	124,000 00
Farmers and Mechanics National Bank stock.....	60,000 00	78,000 00
Phenix National Bank stock..	60,000 00	88,000 00
State Bank stock.....	25,000 00	27,500 00
Connecticut River Banking Co. stock.....	7,500 00	9,000 00
Ætna National Bank stock....	20,000 00	25,000 00
American National Bank stock	10,000 00	12,000 00
City National Bank stock....	20,000 00	21,000 00
First National Bank stock....	15,800 00	21,880 00
Charter Oak National bank stock.....	80,000 00	89,000 00
National Exchange Bank stock	25,000 00	81,250 00
American Exchange National Bank stock.....	40,000 00	48,200 00
National Butchers and Drovers Bank stock.....	20,000 00	28,000 00
Hanover National Bank stock,	10,000 00	10,500 00
National City Bank stock....	10,000 00	28,500 00
National Bank of Commerce stock.....	50,000 00	55,500 00
National Bank of the Commonwealth stock.....	10,000 00	1,000 00
Importers and Traders National Bank stock.....	30,000 00	52,500 00
Market National Bank stock..	20,000 00	24,000 00
Mechanics National Bank stock.....	80,000 00	89,000 00

Merchants Exchange National Bank stock.....	10,000 00	9,000 00	
Merchants National Bank stock.....	50,000 00	51,500 00	
Metropolitan National Bank stock.....	50,000 00	62,500 00	
Bank of the Manhattan Co. stock.....	20,000 00	30,000 00	
Nassau Bank stock.....	20,000 00	20,000 00	
North River Bank stock.....	10,000 00	9,600 00	
Bank of New York (National) stock.....	40,000 00	46,000 00	
National Bank of North America stock.....	20,000 00	20,000 00	
National Bank of the Republic stock.....	20,000 00	20,200 00	
Ocean National Bank stock...	20,000 00	1,000 00	
Peoples Bank stock.....	10,000 00	15,000 00	
Phoenix National Bank stock..	10,000 00	10,000 00	
Union National Bank stock...	20,000 00	26,000 00	
New York Life Ins. and Trust Co. stock.....	15,000 00	45,000 00	
Union Trust Co. stock.....	10,000 00	10,000 00	
Total par and market value..	\$3,829,470 69	\$4,005,723 69	\$4,005,723 69
Amount loaned on stock collaterals, (market value \$169,646.00)			87,447 70
Cash in the company's principal office in currency.....		\$37,323 62	
Cash belonging to the company, deposited in U. S. Trust Co., N. Y., Aetna National, Phoenix National State & Farmers' & Mechanics National Bank, and New York Life Insurance and Trust Company.....		466,276 98	
Total amount of cash items.....			503,600 60
Interest due and accrued on stocks owned, not included in market value.....			14,784 75
Interest due and accrued on collateral loans.....			3,861 79
Premiums in due course of collection.....			781,168 90
Aggregate amount of all actual, available assets			\$5,845,802 03

II. LIABILITIES.

Losses adjusted and unpaid.....	\$20,065 57	
Losses unadjusted, including all reported and supposed losses.....	147,981 08	
Losses resisted, including interest, costs and expenses.....	46,830 00	
Net amount of all unpaid losses and claims.....		\$214,876 65
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$1,282,385 92	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	786,888 19	
Re-insurance, at 50 per cent. on inland navigation risks.....	9,988 84	
Amount required to safely re-insure all outstanding risks..		2,029,262 95
Miscellaneous expenses due and accrued.....		500 00

INSURANCE COMMISSIONER.

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All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, \$85,459.80; return premiums, \$24,416.94; total	109,876 24
Total liabilities, except capital and net surplus.....	\$2,854,015 84
Joint-stock capital paid up in cash	3,000,000 00
Surplus beyond capital	491,786 19
Aggregate liabilities, including paid-up capital and net surplus	\$5,845,802 03

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.	\$4,548,327 07	\$488,821 77
Deduct re-insurance, rebate and return premiums.....	279,858 72	45,611 27
Net cash received for premiums.....	\$4,268,468 35	\$398,210 50
Interest received on bonds and mortgages.....		4,589 95
Interest and dividends received from all other sources....		277,782 08
Income from all other sources, viz.: Rent.....		11,046 30
Received for calls on capital.....	\$1,000,000 00	
Aggregate income received during the year in cash...	\$4,950,597 18	

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Net amount paid for losses....	\$2,800,884 92	\$252,891 90
Cash dividends actually paid.....		858,415 00
Paid for commission and brokerage.....		672,502 13
Salaries and other charges of officers, clerks and other employees.....		162,765 62
Amount paid for State, national and local taxes.....		77,278 30
All other payments, viz.: Interest on borrowed money, \$14,097.21; general expenses, printing, advertising traveling expenses, etc., \$182,546.67; total.....		196,648 88
Aggregate expenditures during the year in cash.....	\$4,815,831 75	

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$318,647,837	\$3,911,885 61
Written during the year.....	841,913,125	4,548,327 07
Total.....	\$660,560,962	\$8,455,212 68
Deduct those expired and marked off as terminated	356,015,717	4,430,699 58
Gross amount in force at the end of the year.....	\$304,545,245	\$4,024,513 10
Deduct amount re-insured.....	850,000	10,250 00
Net amount in force.....	\$303,695,235	\$4,014,263 10

In force having not more than one year to run	\$198,222,289	\$2,564,771	88
Having more than one, and not more than three years to run.....	78,917,176	1,080,570	28
Having more than three years to run.....	28,555,780	418,920	99
Net amount in force December 31, 1878..	\$803,695,245	\$4,014,263	10

	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$647,316	\$35,873 44
Written during the year.....	42,250,814	438,821 77
Total.....	\$42,898,130	\$474,695 21
Deduct those expired and marked off as terminated.....	42,487,089	454,567 52
Gross amount in force at the end of the year.....	\$411,041	\$20,127 69
Deduct amount re-insured.....	3,000	150 00
Net amount in force.....	\$408,041	\$19,977 69

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$62,512,529 19
Total losses paid from organization to date.....	40,626,751 11
Total dividends declared since the company commenced business.....	5,828,365 00
Total amount of losses incurred during the year.....	2,328,282 89
Total amount of the company's stock owned by the directors, at par value	841,700 00
Total dividends declared payable in stock.....	2,805,000 00
Total amount loaned to officers and directors.....	9,700 00
Total amount loaned to stockholders who are not officers.	146,058 70
Amounts deposited in various States and countries, which under the laws thereof, are held exclusively for the protection of the policy holders of such States or countries, deposited as follows: In the State of Tennessee, \$20,000; South Carolina, \$20,000, and Alabama, \$10,000; total...	50,000 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$3,121,460 00
Amount of inland risks taken.....	25,486 00
Amount of premiums received.....	59,893 03
Amount of losses paid.....	20,147 18
Amount of losses incurred, claimed and unclaimed.....	15,289 69
Number of agencies in the State .....	.....
Amount of salaries paid employes in State.....	2,000 00
Amount of commissions paid agents.....	15.00

AMAZON INSURANCE COMPANY.

OHIO.

Principal Office, Cincinnati.

[Organized and commenced business October 1, 1871.]

GAZZAM GANO, President.

BYRON D. WEST, Secretary.

Attorney to accept service in Minnesota, HENRY L. MOSS, St. Paul.

Capital stock of the Company paid up.....\$500,000

I. ASSETS.

Loans on bond and mortgage (first liens)	\$164,624 87
Loans on bond and mortgage upon which more than one year's interest is due (of which \$168,000 is in process of foreclosure).....	262,980 00
Interest due and unpaid on bond and mortgage loans.....	22,897 00
Interest accrued on bond and mortgage loans.....	15,511 88
Value of the lands mortgaged.....	\$727,717 00
Buildings (insured for \$157,600).....	491,950 00
Total value of mortgaged premises...	\$1,219,667 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 10-40 registered bonds...	\$125,000 00	\$139,062 50
U. S. 10-40 coupon bonds.....	22,800 00	25,199 00
U. S. 5-20 bonds, 1865.....	45,500 00	52,200 00
South Carolina State bonds....	20,000 00	2,500 00
Mississippi State bonds.....	15,000 00	11,432 12
Alabama State bonds.....	10,000 00	6,822 75
Westwood (Ohio) School bonds	8,500 00	8,100 00
Union County (Ohio) bonds....	2,600 00	2,400 00
Delaware City (Ohio) bonds...	2,000 00	1,800 00
Elmore City (Ohio) bonds.....	8,000 00	2,700 00
Piqua (Ohio) Water Works bonds	10,000 00	8,000 00
Total par and market value.	\$268,900 00	\$260,216 87

260,216 27

ANNUAL REPORT.

Loans on Stock Collaterals.

	Par value.	Market value.	Amt. loaned.
Pomeroy Iron Co. stock..	\$3,000 00	\$3,000 00	} \$3,847 89
U. S. bond.....	1,000 00	1,100 00	
Total amount	\$4,000 00	\$4,100 00	\$3,847 89
Cash in the Company's principal office in currency and deposited in bank			8,347 89
Premiums in due course of collection.....			21,858 45
Bills receivable, not matured, for fire and inland risks....			57,765 05
All other property, viz.: Due from insurance companies..			29,000 89
			4,277 85
Aggregate amount of all actual, available assets.....			\$842,479 75

Items not admitted as Assets.

Office furniture, safes, etc.....	\$5,000 00
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$29,177 26
Losses unadjusted, including all reports and supposed losses....	44,458 05
Losses resisted, including interests, costs and expenses.....	28,904 69
Total amount of claims for losses.....	\$102,535 00
Deduct re-insurance and salvage claims thereon.....	8,958 65
Net amount of all unpaid losses and claims.....	\$98,576 35
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$185,869 02
Re insurance, <i>pro rata</i> , on fire risks running more than one year.....	84,345 31
Re-insurance, at 5 per cent. on inland navigation risks.....	14,006 25
Amount required to safely re-insure all outstanding risks.	233,720 58
Salaries and other miscellaneous expenses due and accrued	3,000 00
All other demands against the Company, viz.: Taxes and assessments.....	7,000 00
Total liabilities, except capital and net surplus.....	\$342,296 93
Joint-stock capital paid up in cash.....	500,000 00
Surplus beyond capital.....	182 82
Aggregate liabilities, including paid-up capital and net surplus.....	\$842,479 75

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.	\$548,620 58	\$108,108 99
Deduct re-insurance, rebate and return premiums.....	154,040 01	28,484 07
Net cash rec'd for premiums	\$394,580 57	\$79,619 92
		\$474,200 49

Premiums not paid in cash during the year..	\$29,000 89	
Interest received on bonds and mortgages.....		24,051 28
Interest and dividends received from all other sources....		18,608 62
		<hr/>
Aggregate income received during the year in cash...	\$511,860 89	

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses...	\$386,114 81	\$110,855 61	
Deduct salvages and re-insurances	10,518 29	5,485 57	
	<hr/>	<hr/>	
Net amount paid for losses.''	\$375,596 52	\$105,420 04	
			<hr/>
Paid for commission and brokerage.....			\$481,016 56
Salaries and other charges of officers, clerks, and other employees			77,876 09
Amount paid for State, national and local taxes.....			38,654 40
All other payments, viz. : Postage and express, advertising, rent, printing and stationery, local agency, miscellaneous, traveling and loss expenses.....			18,867 70
			<hr/>
Aggregate expenditures during the year in cash.....			\$691,146 25

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$51,852,214	\$764,110 51
Written during the year.....	80,769,852	548,620 58
	<hr/>	<hr/>
Total.....	\$82,122,066	\$1,312,731 09
Deduct those expired and marked off as terminated.....	56,918,809	848,459 15
	<hr/>	<hr/>
Gross amount in force at the end of the year.....	\$25,203,257	\$469,271 94
Deduct amount re-insured.....	2,389,465	48,806 56
	<hr/>	<hr/>
Net amount in force.....	\$22,913,792	\$420,465 38
In force having not more than <i>one</i> year to run	\$19,827,808	\$370,788 04
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	3,002,572	89,815 68
Having more than <i>three</i> years to run.....	583,917	9,911 74
	<hr/>	<hr/>
Net amount in force December 31, 1873.	\$22,913,792	\$420,465 38
	Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,521,128	\$50,981 05
Written during the year.....	11,049,045	137,104 88
	<hr/>	<hr/>
Total.....	\$12,570,173	\$188,085 93
Deduct those expired and marked off as terminated.....	11,150,561	154,581 52
	<hr/>	<hr/>
Gross amount in force at end of the year	\$1,419,612	\$33,554 41
Deduct amount re-insured.....	914,321	5,641 91
	<hr/>	<hr/>
Net amount in force	\$505,291	\$28,012 50

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$2,822,620 46
Total losses paid from organization to date.....	1,071,572 75
Total dividends declared since the Company commenced business.....	45,000 00
Total amount of losses incurred during the year.....	424,202 77
Total amount of the Company's stock owned by the directors, at par value.....	66,880 00
Total amount loaned to officers and directors.....	61,500 00
Total amount loaned to stockholders who are not officers.....	228,758 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy-holders of such States or countries. Deposited as follows: In the State of Alabama, \$10,000; Mississippi, \$15,000; South Carolina, \$20,000.....	45,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken	\$168,416 00
Amount of inland risks taken	426,784 00
Amount of premiums received.....	6,179 22
Amount of losses paid	11,581 02
Amount of losses incurred, claimed and unclaimed.....	5,789 27
Number of agencies in State.....	4
Amount of unearned premiums on outstanding risks.....	2,502 36

AMERICAN CENTRAL INSURANCE COMPANY.

MISSOURI.

Principal Office, St. Louis.

[Incorporated in 1858.]

GEORGE P. PLANT, President.

GEORGE T. CRAM, Secretary.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

Capital Stock of the Company..... \$275,000

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 6 per cent. bonds.....	\$200,000 00	\$230,000 00	
U. S. registered bonds.....	40,000 00	56,000 00	
Missouri 6 per cent. bonds(short)	250,000 00	240,000 00	
Total par and market value	\$500,000 00	\$526,000 00	\$526,000 00

INSURANCE COMMISSIONER.

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Cash in the company's principal office in currency.....	\$520 00	
Cash belonging to the company deposited in Bank of Commerce.....	19,841 92	
Total amount of cash items.....		20,361 92
Premiums in due course of collection.....		80,998 08
Aggregate amount of all actual, available assets.....		\$627,854 95

Items not admitted as Assets.

Office furniture and other personal property.	\$7,500 00
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$28,144 98	
Losses unadjusted, including all reported and supposed losses.....	10,800 00	
Losses resisted, including interest, costs and expenses.....	10,500 00	
Net amount of all unpaid losses and claims.....		\$49,444 98
Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$218,495 75	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	55,745 17	
Amount required to safely re-insure all outstanding risks		274,240 92
All other demands against the company, viz. : Commissions and other charges due and to become due to agents and brokers.....		12,148 95
Total liabilities, except capital, and net surplus....		\$885,884 85
Joint-stock capital paid up in cash.....		275,000 00
Surplus beyond capital.....		16,520 10
Aggregate liabilities, including paid-up capital and net surplus		\$627,854 95

III. INCOME DURING THE YEAR.

	Fire.	Marine & Inland.	
Gross cash premiums received.	\$621,227 85	\$46,701 25	
Deduct re-insurance, rebate and return premium.....	69,564 05	13,886 89	
Net cash received for prem's	\$551,663 80	\$32,814 36	
			\$585,028 16
Interest received on bonds and mortgages.....			28,890 82
Interest and dividends received from all other sources....			2,845 44
Aggregate income received during the year in cash....			\$611,263 92

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine & Inland.
Net amount paid for losses	\$296,607 22	\$38,650 67
Cash dividends actually paid.....		\$335,257 89
Paid for commission and brokerage.....		10,816 50
Salaries and other charges of officers, clerks and other employees.....		98,679 92
Amount paid for State, National and local taxes.....		80,296 72
All other payments, viz.: Rent, \$3,966.60; advertising, \$2,760.49; postage, express and telegraphing, \$4,210.27; supplies, \$3,479.85; and other expenses, \$27,466.69; total		12,692 72
Aggregate expenditures during the year in cash.....		41,888 90
		\$524,627 65

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	\$24,746,737	\$368,819 01
Written during the year.....	87,994,832	582,097 09
Total.....	\$62,741,569	\$950,916 10
Deduct those expired and marked off as terminated.....	26,975,175	848,505 66
Gross amount in force at the end of the year	\$35,766,394	\$602,410 44
Deduct amount re-insured.....	2,738,891	67,475 86
Net amount in force.....	\$33,027,503	\$534,934 58

	Risks.	Premiums.
In force having no more than one year to run	\$27,291,560	\$486,991 49
Having more than one, and not more than three years to run.....	2,810,880	45,992 93
Having more than three years to run.....	2,930,613	51,950 16
Net amount in force December 31, 1878..	\$33,032,503	\$584,934 58

	Marine and Inland Risks.	Premiums.
Written during the year.....	\$8,294,821	\$33,864 36
Deduct those expired and marked off as terminated.....	3,294,821	38,864 36

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$2,587,145 00
Total losses paid from organization to date.....	1,651,819 54
Total dividends declared since the company commenced business.....	52,052 70
Total amount of losses incurred during the year.....	347,204 59
Total amount of the company's stock owned by the directors at par value.....	20,670 00
Total dividends declared payable in stock.....	56,250 00

INSURANCE COMMISSIONER.

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BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$1,321,458 00
Amount of inland risks taken.....	673,706 00
Amount of premiums received.....	27,863 45
Amount of losses paid.....	10,748 18
Amount of losses incurred, claimed and unclaimed.....	10,748 18
Number of agencies in the State.....	13
Amount of salaries paid employes in State.....	\$4,190 88

ARMENIA INSURANCE COMPANY, PENNSYLVANIA.

Principal Office, Pittsburg.

[Organized March 28, 1872; commenced business June 13, 1872.]

S. S. D. THOMPSON, President. T. BRENT SWEARINGN, Secretary.

Attorney to accept service in Minnesota, JOHN S. PRINCE, St. Paul.

Capital stock of the Company paid up.....\$250,000 00

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$228,367 03
Loans on bond and mortgage upon which more than one year's interest is due.....	11,471 52
Interest due and unpaid on bond and mortgage loans.....	587 21
Interest accrued on bond and mortgage loans.....	5,896 55
Value of the lands mortgaged.....	\$616,906 00
Buildings (insured for \$83,800).....	213,900 00
Total value of mortgaged premises.....	\$830,806 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Mt. Washington (Pittsburg)		
School District bonds.....	\$4,375 00	\$4,375 00
Ninth Ward, Allegheny City,		
School District bonds.....	5,000 00	5,000 00
Fifth Ward, Allegheny City,		
School District bonds.....	10,000 00	10,000 00
North End, Allegheny City,		
School District bonds.....	3,000 00	3,000 00
Total par and market value	\$22,375 00	\$22,375 00
		22,375 00

Cash in the Company's principal office in currency.....	\$2,967 98	
Cash belonging to the Company deposited in First National, Pennsylvania National German Savings and Allegheny Real Estate Banks.....	44,987 21	
	<hr/>	
Total amount of cash items.....		47,955 19
Interest due and accrued on stocks owned, not included in market value..		898 33
Premiums in due course of collection.....		5,659 88
		<hr/>
Aggregate amount of all actual, available assets.....		\$828,205 71

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,288 05	
Losses unadjusted, including all reported and supposed losses.....	600 00	
	<hr/>	
Net amount of all unpaid losses and claims.....		\$2,888 05
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$48,169 75	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	6,357 52	
	<hr/>	
Amount required to safely re-insure all outstanding risks.....		49,527 27
Due and to become due on mortgage.....		800 00
All other demands against the company, viz. : Commissions and other charges due and to become due to agents and brokers.....		426 81
		<hr/>
Total liabilities, except capital and net surplus.....		\$53,143 13
Joint-stock capital paid up in cash.....		250,000 00
Surplus beyond capital.....		20,063 58
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus.....		\$828,205 71

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$122,941 96	
Deduct re-insurance, rebate and return premiums.....	27,575 25	
	<hr/>	
Net cash received for premiums (all fire).....		\$95,366 71
Interest received on bonds and mortgages.....		15,637 70
Interest and dividends received from all other sources....		1,945 52
		<hr/>
Aggregate income received during the year, in cash..		\$112,949 93

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$37,168 62	
Deduct salvages and re-insurances.....	828 34	
	<hr/>	
Net amount paid for losses (all fire).....		\$36,335 28

INSURANCE COMMISSIONER.

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Paid for commission and brokerage.....	16,172 29
Salaries and other charges of officers, clerks and other employees.....	18,628 75
Amounts paid for State, National and local taxes.....	6,175 74
All other payments, viz.: office and agency expences, advertising, stamps, etc.....	14,899 59
Aggregate expenditures during the year, in cash.....	\$87,211 65

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,817,275	\$46,852 21
Written during the year.....	8,485,999	122,941 96
Total.....	\$11,303,274	\$169,794 17
Deduct those expired and marked off as terminated.....	5,269,508	74,908 92
Gross amount in force at the end of the year.....	\$6,033,766	\$94,885 25
Deduct amount re-insured.....	211,881	3,155 91
Net amount in force.....	\$5,821,885	\$91,729 34
In force having not having more than one year to run.....	\$5,481,111	\$86,889 50
Having more than one, and not more than three years to run.....	549,865	7,396 00
Having more than three year to run.....	52,700	1,149 75
Net amount in force December 31, 1873,	\$6,033,766	\$94,885 25

General Interrogatories.

Total premiums received from the organization of the company to date	\$170,888 06
Total losses paid from organization to date.....	89,690 19
Total amount of losses incurred during the year.....	86,250 15
Total amount of the company's stock owned by the directors, at par value.....	94,400 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$37,568 00
Amount of premiums received.....	850 56
Amount of outstanding risks, in Minnesota, at end of year,	37,568 00
Number of agencies in State.....	1
Amount of commissions and fees paid agents.....	127 58
Amount of unearned premiums on outstanding risks.....	850 56

ATLANTIC & PACIFIC INSURANCE COMPANY.

ILLINOIS.

Principal Office, Chicago.

[Organized April 25, 1872; commenced business May 14, 1878.]

RUSSEL J. WATERS, Vice-President. CHESTER D. HOOKER, Sec'y.

Attorney to accept service in Minnesota, THOMAS DOWSE, Duluth.

Capital stock of the Company paid up.....	\$224,500
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I. ASSETS.

Real estate owned by the Company, unincumbered.....	\$5,000 00
Loans on bond and mortgage (first liens).....	181,100 00
Interest accrued on bond and mortgage loans	7,821 89
Value of the lands mortgaged	\$386,860 00
Buildings (insured for \$9,700).....	15,000 00

Total value of mortgaged premises.....	\$401,860 00
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Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
Platt County (Ill.) Township 10 per cent. registered bonds...	\$4,000 00	\$4,000 00	
U. S. bonds.....	18,100 00	20,718 67	
Chicago West Division Rail- road Co. stock.....	3,000 00	4,950 00	
Cook County (Ill.) 7 per cent. bonds	8,000 00	3,000 00	
Chicago City Water Loan bonds	1,000 00	1,000 00	
Total par and market value	\$29,100 00	\$38,668 67	38,668 67
Cash in Company's principal office in currency		\$1,149 24	
Cash belonging to the Company deposited in Central National Bank and New York Loan and Indemnity Co.....		46,080 58	
Total amount of cash items.....		47,229 77	47,229 77
Premiums in due course of collection.....		86,037 72	86,037 72
Aggregate amount of all actual, available assets.....		\$310,858 05	\$310,858 05

INSURANCE COMMISSIONER.**77***Items not admitted as Assets.*

Bills receivable.....	\$9,005 40
Office furniture, accounts, &c.....	10,281 85
<hr/>	
Total....	\$19,287 25

II. LIABILITIES.

Losses adjusted and unpaid.....	\$4,214 61	
Losses unadjusted, including all reported and supposed losses.....	8,750 00	
<hr/>		
Net amount of all unpaid losses and claims.....		\$7,964 61
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$88,016 65	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	1,566 18	
<hr/>		
Amount required to safely re-insure all outstanding risks..		89,582 78
Salaries and other miscellaneous expenses due and accrued		475 82
<hr/>		
Total liabilities, except capital.....		\$98,022 71
Joint-stock capital paid up in cash.....		224,500 00
<hr/>		
Aggregate liabilities, including paid-up capital.....		\$322,522 71

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$222,752 41	
Deduct re-insurance, rebate and return pre- miums.....	29,745 82	
<hr/>		
Net cash received from premiums (all fire).....		\$193,007 09
Interest received on bonds and mortgages.....		2,682 00
Interest and dividends received from all other sources....		935 18
<hr/>		
Aggregate income received during the year in cash...		\$196,574 22

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$11,848 61	
Paid for commission and brokerage.....	87,916 81	
Salaries and other charges of officers, clerks and other employees.....	18,559 55	
Amount paid for State, National and local taxes.....	1,820 22	
All other payments, viz.: Rent and incidental expenses, \$19,477 98; printing and stationery, \$7,022 78; adver- tising, \$2,841 99; postage, \$920 82; total.....	29,768 47	
<hr/>		
Aggregate expenditures during the year in cash.....		\$99,408 16

ANNUAL REPORT.

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Total written during the year.....	\$9,211,918	\$212,128 87
Deduct those expired and marked off as terminated	1,520,209	81,017 07
Gross amount in force at the end of year	\$7,691,709	\$181,111 80
Deduct amount re-insured.....	109,062	2,701 27
Net amount in force.....	\$7,582,647	\$178,410 53
In force having not more than one year to run	\$7,448,816	\$176,082 70
Having more than one, and not more than three years to run.....	122,781	2,127 03
Having more than three years to run.....	11,050	250 80
Net amount in force, December 31, 1878.	\$7,582,647	\$178,410 53

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$222,752 42
Total losses paid from organization to date.....	11,848 61
Total amount of losses incurred during the year.....	19,813 22
Total amount of the Company's stock owned by the directors at par value.....	125,500 00
Total amount loaned to officers and directors.....	8,200 00
Total amount loaned to stockholders who are not officers.	31,700 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$22,500 00
Amount of premiums received.....	495 80
Number of agencies in State.....	5
Amount of commissions and fees paid agents.....	194 75

ATLAS FIRE INSURANCE COMPANY.

CONNECTICUT.

Principal Office, Hartford.

[Incorporated June 11, 1872; Commenced business July 2, 1873.]

J. H. SPRAGUE, President.

E. B. HUNTINGTON, Secretary.

Attorney to accept service in Minnesota, H. L. Moss, St. Paul.

INSURANCE COMMISSIONER.

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Capital Stock of the Company paid up.....\$200,000

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$106,750 00
Interest accrued on bond and mortgage loans.....	2,955 82
Value of lands mortgaged.....	\$247,816 00
Buildings (insured for \$22,000).....	79,800 00
Total value of mortgaged premises.....	\$327,116 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. Bonds, 1867.....	\$10,000 00	\$11,550 00	
National Exchange Bank (Hartford) stock.....	26,600 00	31,920 00	
Charter Oak Nat'l Bank (Hartford) stock.....	5,100 00	6,375 00	
First National Bank (Hartford) stock.....	5,000 00	6,750 00	
Mercantile National Bank (Hartford) stock.....	5,000 00	6,000 00	
American National Bank (Hartford) stock.....	5,000 00	6,000 00	
Total par and market value	\$56,700 00	\$68,595 00	\$68,595 00
Amount loaned on stock collaterals, (market value).....		\$70,982 50	\$50,233 47
Amount of all other loans made by the company, viz: city of Hartford, \$10,000, and county of Hartford, \$10,000; total,.....			20,000 00
Cash in the company's principal office in currency.....		\$915 94	
Cash belonging to the company deposited in U.S. Trust Company and National Exchange Bank.....		32,581 05	
Total amount of cash items.....		33,496 99	33,496 99
Interest due and accrued on collateral loans and deposits..		306 18	
Premiums in due course of collection.....		32,209 66	
All other property, viz.: Taxes due from none-resident stockholders.....		955 00	
Aggregate amount of all actual, available assets.... ..		\$315,502 12	\$315,502 12

Items not admitted as Assets.

Office furniture..... \$3,499 98

II. LIABILITIES.

Losses adjusted and unpaid.....	\$1,017 86
Losses unadjusted, including all reported and supposed losses.....	15,548 65
Net amount of unpaid losses and claims.....	\$16,566 51

Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$78,881 28	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	3,929 41	
		<hr/>
Amount required to safely re-insure all outstanding risks		82,310 69
		<hr/>
Total liabilities, except capital and net surplus	\$98,877 20	
Joint-stock capital paid up in cash.....	200,000 00	
Surplus beyond capital.....	16,624 92	
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus.....		\$315,502 12

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$168,546 88	
Deduct re-insurance, rebate and return premiums.....	3,779 74	
		<hr/>
Net cash received for premiums (all fire).....	\$164,767 09	
Interest received on bonds and mortgages.....	3,550 55	
Interest and dividends received from all other sources....	3,891 80	
		<hr/>
Aggregate income received during the year in cash....		\$172,209 44

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$8,584 72	
Paid for commission and brokerage.....	24,988 27	
Salaries and other charges of officers, clerks and other employees.....	18,281 72	
Amount paid for State, national and local taxes.....	3,187 13	
		<hr/>
Aggregate expenditures during the year in cash		\$54,941 84

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Total written during the year.....	\$10,768,764	\$168,546 88
Deduct those expired and marked off as terminated	1,185,226	7,557 89
		<hr/>
Gross amount in force at the end of the year	\$9,628,538	\$160,988 94
Deduct amount re-insured.....	17,500	254 87
		<hr/>
Net amount in force....	\$9,611,038	\$160,734 07
		<hr/>
In force having not more than <i>one</i> year to run	9,344,188	156,438 64
Having more than <i>one</i> year and not more than <i>three</i> years to run.....	156,650	2,169 24
Having more than <i>three</i> years to run.....	130,200	2,126 20
		<hr/>
Net amount in force December 31, 1878..	\$9,611,039	\$160,734 07

INSURANCE COMMISSIONER.

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General Interrogatories.

Total premiums received from the organization of the company to date.....	\$168,546 88
Total losses paid from organization to date.....	8,584 72
Total amount of losses incurred during the year.....	25,101 88
Total amount of the company's stock owned by the directors, at par value.....	89,900 00
Total amount loaned to officers and directors.....	19,250 00
Total amount loaned to stockholders who are not officers.	19,250 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$95,950 00
Amount of premiums received.....	2,842 52
Amount of outstanding risks in Minnesota, at end of year.	91,450 00

BLACK RIVER INSURANCE COMPANY.

NEW YORK.

Principal Office, Watertown.

[Special statement, March 4th, 1874.]

GEO. F. PADDOCK, President. J. P. MOULTON, Acting Secretary.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

Paid up Capital Stock..... \$250,000

I. ASSETS

Value of unincumbered real estate owned.....	\$18,000 00
Loans on real estate security.....	188,255 18
Interest due and accrued on mortgage loans.....	8,121 20
Market value of bonds and stocks owned.....	.....
Loans on collateral security	400 00
Cash on hand and in bank.....	127,081 18
Cash in hands and in course of transmission.....	29,488 29
All other property, viz. : Salvage property and claims on losses already paid, \$200; rents due and accrued, \$87.50	287 50
Total gross assets	\$371,583 40

Items not admitted as Assets.

Bills receivable	\$5,089 18
Furniture and safe.....	3,000 00
	<hr/>
	\$8,089 18

II. LIABILITIES.

Gross claims for losses adjusted and unpaid.....	\$19,527 29
Losses in process of adjustment, or in suspense.....	8,296 43
Losses resisted, including interest and expenses.....	7,000 00
	<hr/>
Total gross claims for losses.....	\$32,823 72
Amount required to safely re-insure all outstanding risks..	92,070 04
Commissions, &c.....	4,681 25
	<hr/>
Total liabilities as to policy-holders.....	\$180,825 01
Paid-up capital stock.....	250,000 00
Surplus beyond capital.....	.....
Aggregate of all liabilities, including capital and surplus..	380,825 01

III. INCOME DURING THE YEAR ENDING MARCH 4TH, 1874.

Total net cash actually received for premiums.....	\$178,595 39
Received for interest on mortgage loans and other sources	15,853 99
Income from other sources.....	472 50
Received from calls on capital.....	62,500 00
	<hr/>
Total income.....	\$257,421 88

IV. EXPENDITURES, YEAR ENDING MARCH 4TH, 1874.

Total net amount actually paid for losses.....	\$127,194 53
Paid for salaries of officers, agents, &c.....	27,274 25
Paid commissions and fees of agents.....	29,845 93
Paid State, National and local taxes.....	10,258 17
All other expenditures	10,822 08
	<hr/>
Total expenditures.....	\$204,894 96

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$228,765 00
Amount of premiums received.....	4,236 26
Amount of losses paid.....	2,500 00
Amount of losses incurred, claimed and unclaimed.....	5,750 00
Number of agencies in State.....	6
Amount of salaries paid employes in State.....	.....
Amount of commissions and fees paid agents.....	\$708 59

BREWERS FIRE INSURANCE COMPANY OF AMERICA.
WISCONSIN.

Principal Office, Milwaukee.

[Organized August 15, 1868; commenced business April, 1869.]

JACOB OBERMANN, President. JOSEPH SCHLITZ, Secretary.

Attorney to accept service in Minnesota, JAS. H. WEED & Co., St. Paul.

Capital stock of the company paid up.....\$200,000

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$2,000 00
Interest accrued on bond and mortgage loans.....	100 00
Value of the lands mortgaged.....	\$4,000 00
Buildings (insured for \$5,000).....	8,000 00
Total value of the mortgaged premises..	\$12,000 00

Stocks, Bonds, Etc., owned by the Company.

	Par Value.	Market Value.	
Millwaukee County 8 per cent bonds.....	\$198,500 00	\$198,500 00	
U. S. 5-20 bonds.....	150,000 00	178,848 75	
City of Toledo water work bonds	1,500 00	1,500 00	
Total par and market value..	\$350,000 00	\$378,848 75	\$378,848 75

Loans on Stock Collaterals.

	Par Value.	Market Value.	Am't Loaned.	
New Holstein Township 7 per cent. bonds.....	\$20,000 00	\$20,000 00	\$15,000 00	
Schleswig Township 7 per cent. bonds.....	14,000 00	14,000 00	10,000 00	
Total amount.....	\$34,000 00	\$34,000 00	\$25,000 00	25,000 00

Cash in the company's principal office in currency.....	\$108 19	
Cash belonging to the company deposited in Second Ward Savings Bank, Sub-treasury, and Hickory and Spear.....	68,568 18	
Total amount of cash items.....		68,666 37
Interest due and accrued on stocks owned, not included in market value.....		450 00
Premiums in due course of collection.....		21,170 04
Aggregate amount of all actual, available assets.....		\$486,280 16

II. LIABILITIES.

Losses adjusted and unpaid.....	\$14,600 58	
Losses unadjusted, including all reported and supposed losses.....	11,677 00	
Net amount of all unpaid losses and claims.....		\$26,277 58
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$193,943 41	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	16,198 74	
Amount required to safely re-insure all outstanding risks. All other demands against the company, viz.: commissions and other charges due and to become due to agents and brokers.....		210,187 15
		3,175 50
Total liabilities, except capital and net surplus.....		\$239,590 18
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond capital.....		46,689 98
Aggregate liabilities, including paid-up capital and net surplus.....		\$486,280 16

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$475,197 65	
Deduct re-insurance, rebate and return premiums.....	38,415 04	
Net cash received for premiums (all fire).....		\$436,782 61
Interest received on bonds and mortgages.....		626 17
Interest and dividends received from all other sources....		28,676 63
Aggregate income received during the year in cash...		\$466,085 41

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$242,001 24	
Deduct salvages and re-insurances.....	1,318 75	
Net amount paid for losses (all fire).....		\$240,772 49
Paid for commission and brokerage.....		74,979 53
Salaries and other charges of officers, clerks and other employees.....		48,212 24
Amount paid for State, National and local taxes.....		10,150 25
Aggregate expenditures during the year in cash.....		\$374,114 51

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$14,776,787	\$288,890 63
Written during the year.....	26,082,538	460,929 64
Total.....	\$40,859,320	\$749,820 27
Deduct those expired and marked off as terminated.....	20,020,340	886,911 91
Net amount in force at the end of the year,	\$20,838,980	\$412,408 36
In force having not more than one year to run,	\$19,204,395	\$687,886 83
Having more than one, and not more than three years to run.....	1,542,225	22,212 46
Having more than three years to run.....	92,360	2,309 07
Net amount in force, Dec. 31, 1878.....	\$20,838,980	\$412,408 36

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$843,772 99
Total losses paid from organization to date.....	609,214 03
Total dividends declared since the company commenced business.....	6,699 06
Total amount of losses incurred during the year.....	230,491 75
Total amount of the company's stock owned by the directors at par value.....	76,875 00
Total amount loaned to stockholders, who are not officers,	2,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$169,250 00
Amount of premiums received.....	3,558 80
Number of agencies in State.....	3
Amount of interest money received on loans, State of Minnesota.....	170 00

CITIZENS INSURANCE COMPANY.

MISSOURI.

Principal Office, St. Louis.

[Incorporated and commenced business February, 1887.]

E. O. STANARD, President.

H. D. McLEAN, Secretary.

Attorney to accept service in Minnesota, CHAS. SHANDREW, St. Paul.

Capital stock of the Company paid up..... \$200,000

I. ASSETS.

Loans on bonds and mortgage (first liens).....	\$55,966 00
Interest due and unpaid on bond and mortgage loans.....	1,000 00
Value of lands mortgaged.....	\$70,000 00
Buildings.....	58,000 00
Total value of mortgaged premises.....	\$128,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
North Missouri first mortgage			
R. R. bonds.....	\$100,000 00	\$90,000 00	
State of Missouri 6's bonds....	50,000 00	46,500 00	
City of St. Louis (gold) bonds.	50,000 00	48,500 00	
Saint Louis Chamber of Commerce stock.....	1,500 00	1,500 00	
Taegeer Mill Co. stock.....	1,100 00	5,500 00	
Total par and market value	\$202,600 00	\$192,000 00	\$192,000 00
Amount loaned on stock collaterals, (market value \$16,500.00).....			\$15,000 00
Cash in the company's principal office in currency.....		\$1,553 80	
Cash belonging to the company, deposited in Mercantile, Boatmens and Third National Banks.....		34,079 52	
Total amount of cash items.....			85,633 32
Interest due and accrued on stocks owned, not included in market value.....			6,500 00
Premiums in due course of collection.....			15,888 89
Aggregate amount of all actual, available assets			\$321,987 71

INSURANCE COMMISSIONER.

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Items not admitted as Assets.

Bills receivable..... \$50,378 77

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses..... \$4,216 00
 Losses resisted, including interest, costs and expenses..... 5,000 00

Net amount of all unpaid losses and claims..... \$9,216 00

Re-insurance, at 50 per cent. of premiums on fire risks under one year..... \$51,488 00
 Re-insurance, *pro rata*, on fire risks running more than one year..... 968 00
 Re-insurance, at 50 per cent. on inland navigation risks..... 250 00

Amount required to safely re-insure all outstanding risks.. 52,701 00
 Cash dividends unpaid, due or to become due..... 2,042 00
 All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers 2,854 80

Total liabilities, except capital and net surplus..... \$66,818 80
 Joint-stock capital paid up in cash..... 200,000 00
 Surplus beyond capital..... 55,628 91

Aggregate liabilities, including paid-up capital and net surplus..... \$321,987 71

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.	\$118,526 12	\$82,478 98	
Deduct re-insurance, rebate and return premiums.....	5,071 10	1,196 84	
Net cash received for premiums.....	\$118,455 02	\$81,277 14	
Interest and dividends received from all sources.....			\$144,782 16 24,658 98
Aggregate income received during the year in cash...			\$169,891 09

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses ..	\$26,855 78	\$25,849 28	
Deduct salvage and reinsurances	1,500 00	4,164 78	
Net amount paid for losses.	\$25,855 78	\$21,184 50	
Cash dividends actually paid.....			18,615 00
Paid for commission and brokerage.....			17,676 00
Salaries and other charges of officers, clerks and other employes			8,500 00

Amount paid for State, National and local taxes.....	4,026 44
All other payments.....	5,856 88
Aggregate expenditures during the year in cash.....	\$101,214 55

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,857,889	\$36,029 00
Written during the year.....	9,684,288	118,526 12
Total.....	\$11,991,677	154,555 12
Deduct those expired and marked off as terminated.....	6,549,228	50,298 12
Net amount in force at end of year....	\$5,442,449	\$104,257 00
In force having not more than one year to run	\$5,866,299	\$102,967 00
Having more than one, and not more than three years to run.....	28,900	462 00
Having more than three years to run.....	47,250	828 00
Net amount in force December 31, 1878..	\$5,442,449	\$104,257 00

	Marine and Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$80,000	\$300 00
Written during the year.....	8,708,521	82,473 98
Total.....	\$8,788,521	\$82,773 98
Deduct those expired and marked off as terminated.....	8,688,521	82,273 98
Net amount in force.....	\$50,000	\$500 00

General Interrogatories.

Total amount of losses incurred during the year.....	\$46,540 23
Total amount of the company's stock owned by the directors, at par value.....	42,600 00
Total dividends declared payable in stock.....	25,000 00
Total amount loaned to officers and directors.....	46,500 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken	\$169,650 00
Amount of premiums received.....	8,209 65
Amount of outstanding risks, in Minnesota, at end of year	150,000 00
Amount of losses incurred, claimed and unclaimed.....	None.
Number of agencies in State.....	2
Amount of commissions and fees paid agents.....	\$460 00
Amount of unearned premiums on outstanding risks.....	2,800 00

CLAY FIRE AND MARINE INSURANCE COMPANY.

KENTUCKY.

Principal Office, Newport.

[Organized or incorporated March 10, 1856; commenced business July 20, 1856.]

JOB THOMPSON, President. DANIEL WOLF, Secretary.

Attorney to accept service in Minnesota, CHAS. SHANDREW, St. Paul.

Capital stock of the Company..... \$200,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$11,200 00
Loans on bond an mortgage (first liens).....	155,105 82
Interest accrued on bond and mortgage loans.....	8,140 80
Value of lands mortgaged.....	\$295,950 00
Buildings (insured for \$88,000)	214,850 00
Total value of mortgaged premises.....	\$510,300 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
City of Dayton (Ky.) bonds....	\$18,947 60	\$18,947 60	
City of Newport (Ky.) bonds..	40,000 00	40,000 00	
City of Covington (Ky.) bonds.	5,000 00	5,000 00	
Total par and market value	\$68,947 60	\$68,947 60	68,947 60
Amount loaned on stock collaterals, (market value \$16,008)			11,147 96
Cash in the company's principal office in currency.....		\$141 14	
Cash belonging to company deposited in J. Taylor & Sons, Newport, Ky., and Fourth National Cincinnati, O., Banks.....		22,100 00	
Total amount of cash items.....			22,241 14

Interest due and accrued on stocks owned, not included in market value	1,099 32
Interest due and accrued on collateral loans	276 32
Premiums in due course of collection	40,815 59
Bills receivable, not matured, for fire, marine and inland risks	242 25
Bills receivable, past due, for fire, marine and inland risks	281 60
All other property, viz.: Rents due and accrued	230 00
Aggregate amount of all actual, available assets	\$809,727 40

Items not admitted as Assets.

Office furniture	\$1,156 50
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II. LIABILITIES.

Total amount of claims for losses	\$10,500 00
Deduct re-insurance and salvage claims thereon	3,500 00
Net amount of all unpaid losses and claims	\$7,000 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year	\$89,888 96
Re-insurance, <i>pro rata</i> , on fire risks running more than one year	1,800 00
Amount required to safely re-insure all outstanding risks	91,688 96
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers	5,000 00
Total liabilities, except capital and net surplus	\$108,688 96
Joint-stock capital paid up in cash	200,000 00
Surplus beyond capital	6,048 44
Aggregate liabilities, including paid-up capital and net surplus	\$309,727 40

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$287,886 62
Deduct re-insurance, rebate and return premiums	45,912 41
Net cash received for premiums	\$191,474 21
Premiums not paid in cash during the year ..	\$523 85
Interest received on bonds and mortgages	14,775 19
Interest and dividends received from all other sources	4,196 16
Income from all other sources, viz.: Rent	215 00
Aggregate income received during the year in cash	\$210,660 56

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$52,893 37
Deduct salvages and re-insurances	380 22
Net amount paid for losses (all fire)	\$52,513 15

INSURANCE COMMISSIONER.

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Cash dividends actually paid.....	85,000 00
Paid for commission and brokerage.....	88,847 89
Salaries and other charges of officers, clerks and other employees.....	8,691 17
Amount paid for State, National and local taxes.....	2,644 04
All other payments, viz.: Expenses, including printing, supplies, advertising, commissioners' fees, etc.; total...	9,906 27
Aggregate expenditures during the year in cash.....	\$187,602 52

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$8,872,521	\$48,654 55
Written during the year.....	14,079,887	287,886 62
Total.....	\$17,952,358	\$281,041 17
Deduct those expired and marked off as terminated.....	6,754,616	87,898 97
Gross amount in force at the end of the year	\$11,197,742	\$198,147 20
Deduct amount re-insured.....	616,426	10,479 24
Net amount in force.....	\$10,581,316	182,667 96
In force having not more than <i>one</i> year to run	\$10,400,766	\$179,767 93
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	148,100	2,110 88
Having more than <i>three</i> years to run.....	87,450	789 20
Net amount in force December 31, 1873..	\$10,581,316	\$182,667 96

General Interrogatories.

Total premiums received from January 1, 1871, to date....	\$299,695 57
Total losses paid from January 1, 1871, to date.....	67,031 93
Total dividends declared since January 1, 1871.....	65,000 00
Total amount of losses incurred during the year.....	59,518 15
Total amount of the company's stock owned by the directors at par value.....	92,873 83
Total amount loaned to officers and directors.....	40,287 98
Total amount loaned to stockholders who are not officers.	28,102 76

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$52,850 00
Amount of premiums received	1,320 13
Amount of losses incurred, claimed and unclaimed.....	none.

CONNECTICUT FIRE INSURANCE COMPANY.

CONNECTICUT.

Located in Hartford.

[Organized June, 1850; commenced business July, 1850.]

M. BENNETT, JR., President.

CHAS. R. BURT, Secretary.

Attorney to accept service in Minnesota, H. L. Moss, St. Paul.

Capital stock of the Company paid up.....\$500,000

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 6 per cent. bonds, 1881...	\$120,000 00	\$141,600 00
U. S. 5-20 bonds, 1867.....	80,000 00	85,400 00
State of Connecticut 6 per cent. bonds	80,000 00	29,700 00
City of New Britain Water Loan 7 per cent. bonds.....	5,000 00	4,950 00
City of Hartford 6 pr cent bonds	25,000 00	28,750 00
City of Hartford School bonds.	8,500 00	8,500 00
Cincinnati and Indianapolis R. R. Co. 7 per cent. bonds.....	10,000 00	8,500 00
Chicago, Dubuque and Minn. Railroad Company bonds....	10,000 00	7,500 00
Michigan Central R. R. Co. 1st mortgage 7 per cent. bonds..	20,000 00	18,400 00
Jackson, Lansing and Saginaw R. R. Co. 8 per cent. bonds..	40,000 00	40,000 00
Chicago and Iowa Railroad Co. 8 per cent. bonds.....	20,000 00	17,000 00
Burlington and Mo. River in Neb. R. R. Co. 8 pr. ct. bonds.	10,000 00	9,200 00
N. Y., N. H. and Hartford R. R. Co. 7 per cent. bonds.....	40,000 00	40,000 00
Importers and Traders National Bank stock.....	21,500 00	88,700 00
Farmers and Mechanics Nation- al Bank stock.....	26,800 00	84,804 00
National Exchange Bank stock.	10,000 00	12,000 00

INSURANCE COMMISSIONER.

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Hartford National Bank stock..	28,500 00	36,895 00	
First National Bank stock.	20,000 00	28,000 00	
Ætna National Bank stock.	10,000 00	12,000 00	
Phoenix National Bank stock..	4,700 00	7,285 00	
Charter Oak National bank stock.....	6,200 00	7,750 00	
Boston and Albany Railroad Co. stock	5,000 00	6,800 00	
Pittsburg, Ft. Wayne and Chi- cago Railroad Co. stock	10,000 00	9,000 00	
New York, N. Haven and Hart- ford R. R. Co. stock.....	50,000 00	62,500 00	
Total par and market value	<u>\$551,200 00</u>	<u>\$684,784 00</u>	
Cash in company's principal office in currency		\$9,172 04	\$684,784 00
Cash belonging to company deposited in bank		<u>74,927 96</u>	
Total amount of cash items.....			84,100 00
Premiums in due course of collection.....			<u>46,400 00</u>
Aggregate amount of all actual, available assets.....			\$765,284 00

II. LIABILITIES.

Losses adjusted and unpaid.....	\$4,595 00	
Losses unadjusted, including all reported and supposed losses.....	12,420 00	
Losses resisted, including interest, costs and expenses.....	<u>5,485 00</u>	
Net amount of all unpaid losses and claims.....		\$22,500 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$144,994 78	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	<u>10,756 82</u>	
Amount required to safely re-insure all outstanding risks		<u>155,751 55</u>
Total liabilities, except capital and net surplus.....		\$178,251 55
Joint-stock capital paid up in cash.....		500,000 00
Surplus beyond capital.....		<u>86,982 45</u>
Aggregate liabilities, including paid-up capital and net surplus		\$765,234 00

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$368,851 58	
Deduct re-insurance, rebate and return pre- miums.....	<u>46,828 64</u>	
Net cash received for premiums (all fire).....		\$321,527 94
Interest and dividends received from all sources.....		<u>43,007 41</u>
Aggregate income received during the year in cash...		\$364,535 35

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$188,661 70	
Deduct salvages and re-insurances.....	1,047 66	
Net amount paid for losses (all fire).....		\$182,614 04
Paid for commission and brokerage.....		50,664 24
Salaries and other charges of officers, clerks and other employees.....		18,225 00
Amount paid for State, National and local taxes.....		6,624 60
All other payments, viz. : Printing, advertising, rent, traveling and miscellaneous expenses.....		16,980 51
Aggregate expenditures during the year in cash.....		\$270,108 39

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December, of the preceding year.....	\$22,499,900	\$258,018 42
Written during the year.....	27,875,500	368,351 58
Total.....	\$50,375,400	\$626,370 00
Deduct those expired and those marked off as terminated.....	26,780,600	313,926 28
Gross amount in force at end of year..	\$28,644,800	\$312,443 72
Deduct amount re-insured.....	464,800	6,112 50
Net amount in force.....	\$28,180,500	\$306,331 22
In force having not more than one year to run	\$21,378,000	\$289,989 47
Having more than one, and not more than three years to run.....	1,240,500	11,214 25
Having more than three years to run.....	562,000	5,127 50
Net amount in force December 31, 1873..	\$28,180,500	\$306,331 22

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$645,567 50
Total losses paid from organization to date.....	328,113 97
Total dividends declared since the company commenced business.....	30,000 00
Total amount of losses incurred during the year.....	157,254 40
Total amount of company's stock owned by the directors at par value.....	141,000 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$380,500 00
Amount of premiums received.....	5,861 99
Amount of outstanding risks, in Minnesota, at end of year	302,500 00

INSURANCE COMMISSIONER.

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Amount of losses paid.....	382 09
Amount of losses incurred, claimed and unclaimed.....	457 09
Number of agencies in State.....	7
Amount of commissions and fees paid agents.....	778 20
Amount of unearned premiums on outstanding risks.....	8,000 00

CONTINENTAL INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized and commenced business January 6, 1858.]

GEORGE T. HOPE, President.

CYRUS PECK, Secretary.

Attorney to accept service in Minnesota, PARKER PAINE, St. Paul.

Capital stock of the company paid up.....\$1,000,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$650,000 00
Loans on bond and mortgage (first liens).....	466,700 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$2,800 is in process of foreclosure).....	2,800 00
Interest due and unpaid on bond and mortgage loans....	120 75
Interest accrued on bond and mortgage loans.....	11,938 68
Value of the lands mortgaged.....	\$545,700 00
Buildings (insured for \$422,621).....	788,250 00

Total value of mortgaged premises..... \$1,328,950 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 6 per cent. registered cur- rency bonds.....	\$400,000 00	\$456,000 00
U. S. 6 per cent. registered bonds, 1881.....	100,000 00	116,000 00
Tennessee 6 per cent. (old) bonds	20,000 00	16,000 00
South Carolina 6 per cent. (old) bonds.....	20,000 00	5,000 00
Alabama 8 per cent. (old) bonds	10,000 00	7,500 00

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St. Nicholas National Bank, New York, stock.....	17,500 00	18,875 00	
Dry Goods National Bank, New York, stock.....	8,500 00	8,500 00	
Total par and market value,	<u>\$571,000 00</u>	<u>\$622,875 00</u>	622,875 00
Amount loaned on stock collaterals, (market value \$298,- 770 00).....			222,078 00
Cash in the company's principal office in cur- rency.....		\$6,881 69	
Cash belonging to the company, deposited in St. Nicholas National, and Fulton Dime Savings Banks and New York Guaranty and Indemnity Co.....		<u>186,387 70</u>	
Total amount of cash items.....			143,269 89
Interest due and accrued on collateral loans.....			8,927 95
Premiums in due course of collection.....			127,727 81
All other property, viz. : rents due and accrued.....			<u>5,500 00</u>
Aggregate amount of all actual, available assets.....			\$2,255,937 08

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$112,370 79	
Losses resisted, including costs and expenses	<u>14,000 00</u>	
Net amount of all unpaid losses and claims.....		\$126,370 79
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$554,974 46	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	<u>366,952 80</u>	
Amount required to safely re-insure all outstanding risks..		921,926 76
Principal unpaid on scrip ordered to be redeemed.....		29,464 00
Interest unpaid to scripholders, due or to become due....		13,522 66
Cash dividends unpaid, due or to become due.....		1,133 50
All other demands against the company, viz. : commissions and other charges due and to become due to agents and brokers.....		<u>25,545 46</u>
Total liabilities, except capital and net surplus.....		\$1,117,963 17
Joint-stock capital paid up in cash.....		1,000,000 00
Surplus beyond capital.....		<u>137,978 91</u>
Aggregate liabilities, including paid up capital and net surplus.....		\$2,255,937 08

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,833,900 58	
Deduct re-insurance, rebate and return premiums.....	<u>199,996 23</u>	
Net cash received for premiums (all fire).....		\$1,633,904 35
Interest received on bonds and mortgages		31,727 23
Interest and dividends received from all other sources....		42,025 43
Income from all other sources, viz. : rent, \$30,524.40; pre- miums on gold, \$2,098.55; total.....		<u>32,617 95</u>
Aggregate income received during the year in cash...		\$1,740,274 96

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$1,024,956 65
Deduct salvages and re-insurances	47,116 04
Net amount paid for losses (all fire)	\$977,840 61
Cash dividends actually paid	85,591 00
Interest paid to scripholders	1,047 36
Scrip redeemed in cash	4,032 00
Paid for commission and brokerage	286,954 48
Salaries and other charges of officers, clerks and other employees	184,650 63
Amount paid for State, National and local taxes	31,454 80
All other payments, viz.: advertising, printing, stationery, postage, express and other expenses	129,733 71
Aggregate expenses during the year in cash	\$1,651,304 59

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	\$192,439,698	\$1,548,676 64
Written during the year	220,195,289	1,687,542 89
Total	\$412,634,987	\$3,181,219 03
Deduct those expired and marked off as terminated	217,082,409	1,578,483 25
Gross amount in force at the end of the year	\$195,552,578	\$1,602,785 78
Deduct amount re-insured	2,258,959	20,062 47
Net amount in force	\$193,293,619	\$1,582,723 31
In force not having more than one year to run, Having more than one, and not more than three years to run	\$147,896,891	\$1,109,948 92
Having more than three years to run	36,478,469	352,316 58
Having more than three years to run	9,428,759	120,457 81
Net amount in force December 31, 1873 ..	\$193,293,619	\$1,582,723 31

General Interrogatories.

Total premiums received from the organization of the company to date	\$11,441,624 82
Total losses paid from organization to date	6,646,871 25
Total dividends declared since the company commenced business	2,440,028 44
Total amount of losses incurred during the year	665,094 11
Total amount of the company's stock owned by the directors, at par value	318,800 00
Total amount loaned to officers and directors	60,158 00
Total amount loaned to stockholders who are not officers ..	34,020 00
Amount deposited in different States and countries for the security of policy holders	75,000 00

Amounts deposited in various States and countries, which under the laws thereof, are held exclusively for the protection of the policy holders of such States or countries, deposited as follows: In the State of Virginia, \$25,000; Alabama, \$10,000; South Carolina, \$20,000; Tennessee, \$20,000.

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$8,030.235 00
Amount of premiums received.....	65,924 05
Amount of losses paid.....	25,284 12
Amount of losses incurred, claimed and unclaimed.....	28,186 03

FIRE ASSOCIATION OF PHILADELPHIA.

PENNSYLVANIA.

Principal Office, Philadelphia.

[Organized and commenced business March 27, 1820.]

WILLIAM T. BUTLER, President.

JACOB H. LEX, Secretary.

Attorney to accept service in Minnesota, JOHN S. PRINCE, St. Paul.

Capital stock of the Company paid up..... \$500,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$55,920 70
Loans on bond and mortgage (first liens).....	1,604,601 35
Loans on bond and mortgage upon which more than one year's interest is due.....	11,825 00
Interest due and unpaid on bond and mortgage loans.....	2,128 20
Interest accrued on bond and mortgage loans.....	63 85
Value of lands mortgaged	\$1,445,888
Buildings (insured for \$1,827,450).....	2,891,767
Total value of mortgaged premises.....	\$4,387,650

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 5-20 bonds	\$250,000 00	\$287,500 00
Philadelphia City loan.....	200,000 00	203,500 00
Philadelphia City warrants.....	45,869 27	44,897 27

INSURANCE COMMISSIONER.

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Pennsylvania State loan.....	42,000 00	42,472 00	
Pennsylvania Railroad stock...	50,000 00	48,000 00	
Pennsylvania Railroad scrip...	2,500 00	2,850 00	
Pittsburg City 7 per cent. bonds	25,000 00	25,000 00	
Lehigh Valley Railroad 7 per cent. bonds.....	10,000 00	10,000 00	
Masonic Temple loan.....	10,000 00	10,000 00	
<hr/>			
Total par and market value	\$685,869 27	\$674,119 27	
<hr/>			\$674,119 27
Cash in company's principal office in currency		\$11,253 24	
Cash belonging to the company deposited in Fidelity Trust and Safe Deposit Company..		105,492 50	
<hr/>			
Total amount of cash items.....			116,745 74
Premiums in due course of collection.....			102,035 64
<hr/>			
Aggregate amount of all actual, available assets.....			\$2,566,989 75

Items not admitted as Assets.

Company's own stock..... \$55,245 00

II. LIABILITIES.

Losses adjusted and unpaid.....	\$3,553 10	
Losses unadjusted, including all reported and supposed losses.....	27,127 88	
Losses resisted, including interest, costs and expenses	1,850 00	
<hr/>		
Net amount of all unpaid losses and claims.....		\$32,080 98
Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$381,994 88	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	87,900 88	
<hr/>		
Amount required to safely re-insure all outstanding risks..		419,894 71
Amount reclaimed on perpetual fire policies		1,437,585 41
Cash dividends unpaid, due or to become due.....		1,041 14
Salaries and other miscellaneous expenses due and accrued		429 24
All other demands against the company, viz.: Taxes and assessments, \$1,155.60; commissions and other charges due and to become due to agents and brokers, \$29,885.58; return premiums, \$7,147.50; re-insurance premiums, \$899.60; total.....		88,088 28
<hr/>		
Total liabilities, except capital and net surplus.....	\$1,929,719 71	
Joint-stock capital paid up in cash.....	500,000 00	
Surplus beyond capital.....	187,220 04	
<hr/>		
Aggregate liabilities, including paid-up capital and net surplus		\$2,566,989 75

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$880,177 12	
Deduct re-insurance, rebate and return premiums.....	71,811 85	
Net cash received for premiums (all fire).....		\$808,365 77
Interest received on bonds and mortgages.....		112,838 88
Interest and dividends received from all other sources....		114,888 16
Income from all other sources, viz.: Rent, \$52; State tax on mortgages, \$4,533.24; survey and policy fees, \$4,217.24; transfers, \$2,905.50; total.....		11,707 98
Deposit premium received on perpetual fire risks.....	\$96,927 71	
Aggregate income received during the year in cash...		\$1,047,800 74

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$185,840 61
Cash dividends actually paid.....	100,000 00
Paid for commission and brokerage.....	156,283 12
Salaries and other charges of officers, clerks and other employees.....	81,143 31
Amount paid for State, National and local taxes.....	20,460 82
All other payments, viz.: Printing, stationery and incidentals, \$14,454.86; repairs, \$957.09; total.....	15,411 45
Deposit premium returned on perpetual fire risks.....	\$80,188 02
Aggregate expenditures during the year in cash.....	\$459,139 31

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$71,370,698	\$1,569,724 55
Written during the year.....	60,898,281	880,177 12
Total.....	\$131,768,979	\$2,449,901 67
Deduct those expired and marked off as terminated.....	11,279,826	109,497 90
Gross amount in force at the end of the year.....	\$120,489,153	\$2,340,403 77
Deduct amount re-insured.....	795,485	13,815 70
Net amount in force.....	\$119,693,668	\$2,327,088 07
In force having not more than one year to run	\$54,968,367	\$768,988 76
Having more than one, and not more than three years to run	2,002,102	29,961 24
Having more than three years to run.....	1,789,409	88,205 98
Perpetual risks in force, and interest premiums	61,779,275	1,518,247 79
Net amount in force December 31, 1878..	\$120,489,153	\$2,340,403 77

INSURANCE COMMISSIONER.**101***General Interrogatories.*

Total premiums received from the organization of the Company to date.....	\$2,651,890 91
Total losses paid from organization to date.....	965,484 95
Total dividends declared since the company commenced business.....	719,762 08
Total amount of losses incurred during the year.....	167,721 59
Total amount of the company's stock owned by the directors, at par value.....	97,700 00
Total amount loaned to stockholders who are not officers..	84,550 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$495,208 00
Amount of premiums received.....	12,889 04
Amount of outstanding risks, in Minnesota, at end of year	495,208 00
Amount of losses paid.....	2,458 88
Amount of losses incurred, claimed and unclaimed.....	2,458 88
Number of agencies in the State.....	5
Amount of commissions and fees paid agents.....	\$1,975 85

FIREMANS FUND INSURANCE COMPANY.**CALIFORNIA.**

Principal Office, San Francisco.**[Incorporated May 18, 1868; commenced business June 18, 1868.]****DAVID J. STAPLES, President. GEORGE D. DORNIN, Secretary.****Attorney to accept service in Minnesota, E. B. AMES, Minneapolis.**

*Reported on a Gold Basis.***Capital stock of the Company paid up.....\$800,000****I. ASSETS.**

Real estate owned by the company, unincumbered.....	\$165,000 00
Loans on bond and mortgage (first liens)	186,961 10
Interest due and unpaid on bond and mortgage loans.....	1,888 89
Interest accrued on bond and mortgage loans.....	1,220 02
Total value of mortgaged premises (buildings insured for \$55,000).....	\$842,100 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 6 pr. ct. registered bonds.	\$110,000 00	\$118,304 03	
			118,304 03

Loans on Stock Collaterals.

	Par value.	Market value.	Amt. loaned.	
Merchants M. M. Ins. Co..	\$5,000 00	\$5,000 00	\$4,000 00	
San Francisco G. Light Co	50,000 00	34,500 00	10,000 00	
Total amount	55,000 00	39,500 00	14,000 00	14,000 00
Amount of all other loans made by the company, viz.: On certificate of the State of Virginia.....				239 40
Cash in the Company's principal office in currency.....		\$24,315 57		
Cash belonging to the company deposited in California, Sather & Co., Laidlow & Co., N. Y., and Union National, Chicago, Banks..		24,211 69		
Total amount of cash items.....				48,527 26
Interest due and accrued on collateral loans.....				40 00
Premiums in due course of collection.....				49,412 17
Bills receivable, not matured, for fire, marine and inland risks				16,245 58
All other property, viz.: Salvages on losses already paid, \$12,355.31; California Insurance Union, \$12,000.99; due for taxes paid on property mortgaged, \$1,804.31; total..				26,160 61
Aggregate amount of all actual, available assets.....				\$572,499 06

Items not admitted as Assets.

Furniture	\$4,898 11
Bills receivable.....	5,139 85
Suspense account.....	600 00
Total.....	\$10,132 96

II. LIABILITIES.

Losses adjusted and unpaid.....	\$12,254 53
Losses unadjusted, including all reports and supposed losses....	7,988 00
Losses resisted, including interests, costs and expenses.....	3,597 96
Total amount of claims for losses.....	\$23,835 49
Deduct re-insurance and salvage claims thereon.....	1,237 49
Net amount of all unpaid losses and claims.....	\$22,598 00

Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$181,772 10	
Re insurance, <i>pro rata</i> , on fire risks running more than one year.....	6,452 88	
Re-insurance, at 50 per cent. on inland navigation risks.....	16,690 75	
Re-insurance, at 100 per ct. on marine risks.	12,869 94	
		<hr/>
Amount required to safely re-insure all outstanding risks		217,285 12
Cash dividends unpaid, due or to become due.....		771 92
All other demands against the Company, viz.: Individual accounts.....		848 60
		<hr/>
Total liabilities, except capital and net surplus.....		\$241,498 64
Joint-stock capital paid up in cash.....		800,000 00
Surplus beyond capital.....		31,000 42
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus		\$572,499 06

III. INCOME DURING THE YEAR.

	Fire.	Marine & Inland.	
Gross cash premiums received.	\$522,581 06	\$111,528 72	
Deduct re-insurance, rebate and return premiums.....	54,068 56	21,675 88	
		<hr/>	
Net cash rec'd for premiums	\$468,462 50	\$89,852 89	
		<hr/>	\$558,315 89
Premiums not paid in cash during the year..		\$16,245 58	
Interest received on bonds and mortgages, and bills receivable			19,817 00
Interest and dividends received from all other sources....			9,900 00
Income from all other sources, viz.: Rent, \$15,258.50; tax on policies, \$851.26; total.....			16,109 76
			<hr/>
Aggregate income received during the year in cash...			\$608,642 15

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine & Inland.	
Gross amount paid for losses...	\$366,452 81	\$24,982 58	
Deduct salvages and re-insurances	49,048 26	1,098 76	
		<hr/>	
Net amount paid for losses.	\$317,409 55	\$23,888 82	
		<hr/>	\$341,248 37
Cash dividends actually paid.....			17,488 58
Paid for commission and brokerage.....			77,673 40
Salaries and other charges of officers, clerks, and other employes			85,964 60
Amount paid for State, National and local taxes.....			9,925 75
All other payments, viz.: Interest on borrowed money, \$3,629.48; agency expenses, \$68,965.13; total.....			72,584 56
Drafts in payment of Boston losses.....		\$78,750 00	
			<hr/>
Aggregate expenditures during the year in cash.....			\$554,880 26

ANNUAL REPORT

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$25,141,894	\$386,370 43
Written during the year.....	33,047,984	518,997 15
Total.....	\$58,189,878	\$855,567 58
Deduct those expired and marked off as terminated.....	33,935,997	441,456 09
Gross amount in force at the end of the year.....	\$24,253,881	\$414,111 49
Deduct amount re-insured,.....	2,479,304	41,244 92
Net amount in force.....	\$21,774,577	\$372,866 57
In force having not more than one year to run	\$21,165,154	\$363,544 21
Having more than one, and not more than three years to run.....	499,180	7,466 80
Having more than three years to run.....	110,243	1,855 56
Net amount in force December 31, 1873.	\$21,774,577	\$372,866 57

	Marine & Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$731,042	\$85,918 30
Written during the year.....	4,487,840	115,382 94
Total.....	\$5,218,882	\$151,301 24
Deduct those expired and marked off as terminated.....	4,258,322	102,624 05
Gross amount in force at end of the year	\$960,560	\$48,677 19
Deduct amount re-insured.....	54,950	2,924 85
Net amount in force	\$905,610	\$45,752 34

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$2,824,228 39
Total losses paid from organization to date.....	2,119,327 37
Total dividends declared since the Company commenced business.....	492,000 00
Total amount of losses incurred during the year.....	310,330 37
Total amount of the Company's stock owned by the directors, at par value.....	66,600 00
Total amount loaned to officers and directors.....	14,000 00
Total amount loaned to stockholders who are not officers.	4,000 00
Deposited as follows: In the State of Oregon.....	50,000 00

INSURANCE COMMISSIONER.

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BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken	\$168,275 00
Amount of premiums received.....	5,987 87
Amount of outstanding risks, in Minnesota, at end of year	188,756 00
Amount of losses paid	2,510 00
Amount of losses incurred, claimed and unclaimed.....	2,510 00
Number of agencies in State.....	8
Amount of commissions and fees paid agents.....	988 72
Amount of unearned premiums on outstanding risks.....	5,075 00

FRANKLIN FIRE INSURANCE COMPANY

PENNSYLVANIA.

Principal Office, Philadelphia.

[Incorporated April 22, 1829; commenced business June, 1829.]

ALFRED G. BAKER, President. THEODORE M. REGER, Secretary.

Attorney to accept service in Minnesota, JAS. H. WEED, St. Paul.

Capital stock of the Company paid up..... \$400,000

I. ASSETS.

Real estate owned by the Company, unincumbered.....	\$105,000 00
Loans on bond and mortgage (first liens).....	2,529,813 45
Interest due and unpaid on bond and mortgage loans.....	1,912 18
Interest accrued on bond and mortgage loans	87,719 09

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. bonds, 1881.....	\$5,000 00	\$5,887 50
U. S. 5-20 bonds, 1864.....	20,000 00	23,000 00
U. S. 5-20 bonds, 1865.....	34,000 00	39,185 00
U. S. 10-40 bonds.....	40,000 00	45,600 00
Philadelphia City 6's bonds....	80,000 00	80,412 50
Cincinnati 7-30's.....	4,000 00	4,140 00
American Steamship Co. stock,	10,000 00	7,000 00
Alabama State bonds.....	10,000 00	6,900 00
City of Pittsburg 7's bonds....	10,000 00	10,100 00
Mississippi State Warrants stock.....	15,000 00	12,750 00

Commercial National Bank stock.....	5,000 00	6,000 00	
Insurance Company of North America stock.....	1,500 00	4,275 00	
Continental Hotel Co. stock...	1,600 00	1,440 00	
	<hr/>	<hr/>	
Total par and market value,	\$186,100 00	\$196,690 00	
			196,690 00
Amount loaned on stock collaterals, (market value \$42,- 685.25).....			38,650 00
Cash in Company's principal office in currency		\$182,718 51	
Cash belonging to the Company deposited in Commercial, Girard, Fidelity, Farmers and Mechanics Banks		86,668 70	
		<hr/>	
Total amount of cash items.....			219,877 21
Interest due and accrued on stocks owned, not included in market value.....			600 00
Interest due and accrued on collateral loans.....			444 38
Premiums in due course of collection.....			78,781 16
All other property, viz.: perpetual insurance deposit.....			1,781 25
			<hr/>
Aggregate amount of all actual, available assets.....			\$8,200,718 61

II. LIABILITIES.

Losses adjusted and unpaid.....	\$84,788 76	
Losses unadjusted, including all reported and supposed losses.....	29,087 00	
Losses resisted, including interest, costs and expenses.....	8,500 00	
	<hr/>	
Net amount of all unpaid losses and claims.....		\$72,275 76
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$641,224 37	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	389,428 95	
	<hr/>	
Amount required to safely re-insure all outstanding risks..		980,648 32
Amount reclaimable on perpetual fire policies.....		1,828,742 21
Cash dividends unpaid, due or to become due.....		384 00
Money on deposit by directors.....		200,000 00
All other demands against the company.....		12,081 75
		<hr/>
Total liabilities, except capital and net surplus.....		\$2,589,182 04
Joint-stock capital paid up in cash.....		400,000 00
Surplus beyond capital.....		211,586 57
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus		\$8,200,718 61

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,586,649 94	
Deduct re-insurance, rebate and return pre- miums.....	189,161 35	
	<hr/>	
Net cash received from premiums (all fire).....		\$1,847,488 59

INSURANCE COMMISSIONER.

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Interest received on bonds and mortgages.....	164,819 50
Interest and dividends received from all other sources....	19,911 84
Income from all other sources, viz.: rent, \$40; surveys, \$1,608; total.....	1,648 00
Deposit premium received on perpetual fire risks.....	\$112,020 86
Aggregate income received during the year in cash...	\$1,583,287 93

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,187,679 32
Deduct salvages and re-insurance.....	22,145 76
Net amount paid for losses (all fire).....	\$1,165,533 54
Cash dividends actually paid.....	127,736 00
Paid for commission and brokerage.....	244,951 04
Salaries and other charges of officers, clerks and other employees.....	115,040 04
Amount paid for State, National and local taxes.....	51,893 14
All other payments, viz.: Miscellaneous, \$17,011 17; stamps, \$114.71; loss expenses, \$10,658.87; surveyors, \$2,466; premiums on gold dividend, \$18,058.16; agency expenses, \$92,015.58: total.....	140,324 44
Deposit premiums returned on perpetual fire risks.....	\$80,411 62
Aggregate expenditures during the year in cash.....	\$1,844,978 20

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$143,331,894	\$2,906,689 85
Written during the year.....	105,273,009	1,661,107 83
Total.....	\$248,604,903	\$4,567,797 68
Deduct those expired and marked off as ter- minated	56,718,069	1,406,042 94
Net amount in force at end of year....	\$191,891,834	\$3,161,754 74
In force having not more than one year to run	\$82,759,093	\$1,282,448 75
Having more than one, and not more than three years to run.....	22,354,354	330,969 54
Having more than three years to run.....	8,898,346	148,471 99
Perpetual risks in force, and interest pre- miums.....	77,885,041	1,399,864 46
Net amount in force, December 31, 1873.	\$191,891,834	\$3,161,754 74

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$12,571,056 44
Total losses paid from organization to date.....	8,799,123 28

Total dividends declared since the Company commenced business.....	8,064,400 00
Total amount of losses paid during the year.....	1,187,679 82
Total amount of the Company's stock owned by the directors at par value.....	60,800 00
Total amount loaned to stockholders who are not officers.	24,750 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such States or countries.	
Deposited as follows: In the State of Tennessee, \$20,000.00; Alabama, \$10,000, and Mississippi, \$15,000.....	45,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$1,452,456 00
Amount of premiums received.....	27,586 72
Amount of outstanding risks, in Minnesota, at end of year,	1,758,850 00
Amount of losses paid.....	8,742 46
Amount of losses incurred, claimed and unclaimed.....	4,292 46
Amount of commissions and fees paid agents.....	4,180 50
Amount of unearned premiums on outstanding risks.....	15,298 18

FRANKLIN FIRE AND MARINE INSURANCE CO.

MISSOURI.

Principal Office St. Louis.

[Organized February 28, 1855; Commenced business May 16, 1855.]

CHAS. F. MEYER, President. LEWIS DEUSTROW, Secretary.

Attorneys to accept service in Minnesota,

Messrs. COMBS & MARRETT, St. Paul.

Paid up Capital Stock..... \$200,000

I. ASSETS.

Market value of bonds and stocks owned.....	\$45,887 30
Loans on collateral security	30,000 00
All other loans made by the company .....	.....
Cash on hand and in bank	114,627 14
Interest due and accrued on bonds and stocks not included in market value.....	1,724 50
Cash in hands of agents and in course of transmission.....	7,044 81
Bills receivable, not matured, taken for inland risks	48,808 07
Total assets, actual value.....	\$243,691 82

INSURANCE COMMISSIONER.**109***Items not admitted as Assets.*

Office furniture..... \$1,527 73

II. LIABILITIES.

Gross claims for losses adjusted and unpaid..... \$4,450 00
Losses in process of adjustment, or in suspense..... 5,450 00

Total gross claims for losses..... \$9,900 00

Amount required to safely re-insure all outstanding risks.. 34,806 77
Unpaid dividend checks 295 00
Due for salaries, &c..... 250 00

Total liabilities as to policy holders..... \$45,251 77

Paid up capital stock..... 200,000 00

Aggregate of all liabilities, including capital and surplus 245,251 77

III. INCOME, 1878.

Total net cash actually received for premiums..... \$98,257 02
Received for interest on mortgage loans, stocks, &c..... 7,111 26
(Calls on capital, \$95,000.00.)

Total income. \$100,868 28

IV. EXPENDITURES, 1878.

Total net amount actually paid for losses..... \$51,668 12
Cash dividends and interest paid..... 5,000 00
Paid for salaries of officers, agents, &c 3,880 00
Paid commissions and fees of agents..... 8,940 76
Paid State, National and local taxes..... 1,856 00
All other expenditures..... 9,586 77

Total expenditures..... \$80,876 65

Total amount of outstanding risks, December 31, 1873..... \$4,152,143 00
Amount of premiums received in Minnesota last year..... 70,224 02

FRANKLIN INSURANCE COMPANY.

WEST VIRGINIA.

Principal Office, Wheeling.

[Organized or incorporated Dec. 1862; commenced business Jan. 1863.]

GEORGE MENDEL, President.

A. L. WILEY, Secretary.

Attorney to accept service in Minnesota, CHAS. SHANDREW, St. Paul.

Capital Stock of the Company paid up.....\$200,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$20,000 00
Loans on bond and mortgage (first liens).....	71,000 00
Interest accrued on bond and mortgage loans.....	2,476 00
Value of the lands mortgaged.....	\$66,800 00
Buildings (insured for \$62,400).....	100,814 00

Total value of mortgaged premises..... \$167,614 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. bonds.....	\$125,000 00	\$148,000 00
City of Wheeling gas bonds....	4,500 00	4,725 00
Merchants National Bank stock	6,300 00	7,000 00
Merchants and Mechanics Bank stock.....	1,560 00	1,560 00
National Insurance Co. stock..	4,586 00	4,586 00
Wheeling Savings Institution..	475 38	

Total par and market value \$142,871 38 \$165,821 00

\$165,821 00

Cash belonging to the company deposited in First National

Bank.....	51,838 84
Premiums in due course of collection.....	87,329 63
Bills receivable, not matured, for fire and inland risks....	25,869 39
Bills receivable, past due, for fire and inland risks.....	6,122 95
All other property, viz.: Salvage on losses already paid, \$9,100; rents due and accrued, \$250; due for re-insu- rances on losses paid, \$948.42; total.....	10,298 42

Aggregate amount of all actual, available assets..... \$390,251 28

INSURANCE COMMISSIONER.

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Items not admitted as Assets.

Office furniture.....	\$2,894 98
Company's own stock.....	1,000 00
Total.....	\$3,894 98

II. LIABILITIES.

Losses adjusted and unpaid.....	\$20,612 02	
Losses unadjusted, including all reported and supposed losses.....	18,402 08	
Losses resisted, including interest, costs and expenses.....	18,000 00	
Net amount of all unpaid losses and claims.....		\$47,014 08
Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$101,827 67	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	6,615 92	
Re-insurance, at 50 per cent. on inland navigation risks.....	7,656 42	
Amount required to safely re-insure all outstanding risks		116,100 01
Salaries and other miscellaneous expenses due and accrued		4,888 48
Total liabilities, except capital, and net surplus.		\$167,947 54
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond capital.....		22,808 69
Aggregate liabilities, including paid-up capital and net surplus		\$390,251 23

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received..	\$259,681 75	\$87,781 77	
Deduct re-insurance, rebate and return premium.....	28,641 25	6,969 74	
Net cash received for prem's	\$236,040 50	\$80,812 03	\$266,852 53
Premiums not paid in cash during the year ..		\$20,024 99	
Interest received on bonds and mortgages.....			7,708 50
Interest and dividends received from all other sources....			12,182 45
Income from all other sources, viz. : Rent.....			561 50
Aggregate income received during the year in cash....			\$287,254 98

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses..	\$146,405 70	\$44,071 64	
Deduct salvages and re-insurances.....	8,265 08	1,929 86	
Net amount paid for loss ..	\$138,140 67	\$42,142 28	\$180,282 95

Cash dividends actually paid.....	20,000 00
Paid for commission and brokerage.....	45,905 42
Salaries and other charges of officers, clerks and other employees.....	7,196 66
Amount paid for State, National and local taxes.....	4,998 84
All other payments, viz.: Current expenses, traveling, printing, and advertising.....	9,987 28
Aggregate expenditures during the year in cash.....	\$208,316 10

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$8,049,810	\$157,015 47
Written during the year.....	14,170,725	259,681 75
Total.....	\$22,220,035	\$416,697 22
Deduct those expired and marked off as terminated.....	11,091,947	195,909 88
Gross amount in force at the end of the year	\$11,128,088	\$220,787 34
Deduct amount re-insured.....	218,128	8,900 15
Net amount in force.....	\$10,914,965	\$216,887 19
In force having not more than one year to run	\$10,255,289	\$208,655 34
Having more than one, and not more than three years to run	558,942	11,049 06
Having more than three years to run.....	100,784	2,182 79
Net amount in force December 31, 1878..	\$10,914,965	\$216,887 19

	Marine and Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year....	\$218,086	\$22,890 00
Written during the year.....	2,147,818	52,612 71
Total.....	\$2,860,849	\$75,502 71
Deduct those expired and marked off as terminated.....	2,194,460	57,474 08
Gross amount in force at the end of the year	\$166,389	\$18,028 68
Deduct amount re-insured.....	27,158	2,715 85
Net amount in force.....	\$139,231	\$15,312 83

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$1,048,165 63
Total losses paid from organization to date.....	521,255 81
Total dividends declared since the company commenced business	50,000 00
Total amount of losses incurred during the year.....	176,664 50
Total amount of the company's stock owned by the directors at par value.....	44,800 00

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Total dividends declared payable in stock.....	87,000 00
Total amount loaned to officers and directors.....	487 61
Amount deposited in different States and countries for the security of policy holders.....	25,000 00

FANEUIL HALL INSURANCE COMPANY.

MASSACHUSETTS.

Principal Office, Boston.

[Organized February, 1872; commenced business March 12, 1872.]

K. S. CHAFFEE, President. **JOSEPH W. KINGSLEY, Secretary.**

Attorney to accept service in Minnesota, CHAS. ETHERIDGE, St. Paul.

Capital stock of the Company paid up.....\$200,000 00

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$92,012 50
Interest accrued on bond and mortgage loans.....	1,860 20
Total value of mortgaged premises (buildings insured for \$80,000).....	\$193,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Globe National Bank stock.	\$10,000 00	\$18,000 00
Howard National Bank stock...	10,000 00	11,400 00
Hamilton National Bank stock.	9,500 00	10,400 00
Rockland National Bank stock.	7,500 00	12,000 00
Hide & Leather National Bank stock.....	5,800 00	6,670 00
Atlantic National Bank stock..	5,000 00	5,750 00
Faneuil Hall National Bank stock.....	4,700 00	6,580 00
First National Bank stock.....	8,000 00	4,860 00
Commerce National Bank stock	2,900 00	8,770 00
Merchants National Bank stock	2,000 00	2,700 00
Massachusetts National Bank stock.....	2,000 00	2,510 00
Eastern R. R. First Mortgage bonds....	20,000 00	20,000 00

Boston, Clinton and Fitchburg R. R. bonds.....	10,000 00	9,000 00	
Framingham and Lowell R. R. bonds.....	10,000 00	9,000 00	
City of Somerville R. R. bonds,	25,000 00	25,000 00	
Total par and market value	\$127,400 00	\$142,140 00	142,140 00

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned.	
Traders Bank stock.....	\$1,000 00	\$1,200 00	\$2,000 00	
Tremont Bank stock....	600 00	780 00		
Bunker Hill Bank stock..	300 00	480 00		
North Bank stock.....	100 00	180 00		
Boylston Bank stock....	3,500 00	4,900 00	3,000 00	
Brewers & Maltsters Insurance Co. stock....	2,700 00	2,700 00	2,500 00	
Framingham and Lowell 8 per cent bonds.....	1,000 00	950 00	900 00	
Total amount.....	\$9,200 00	\$11,140 00	\$8,400 00	8,400 00
Cash in the Company's principal office in currency.....			\$1,817 20	
Cash belonging to the Company deposited in National Bank of the Commonwealth, and Cambridge Bank.....			5,816 79	
Total amount of cash items.....				7,183 99
Interest due and accrued on stocks owned, not included in market value..				1,397 92
Interest due and accrued on collateral loans.....				223 42
Premiums in due course of collection.....				23,456 20
Aggregate amount of all actual, available assets.....				\$276,124 23

II. LIABILITIES.

Losses adjusted and unpaid.....	\$1,750 00	
Losses unadjusted, including all reported and supposed losses.....	1,400 00	
Net amount of all unpaid losses and claims.....		\$3,150 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$89,861 17	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	13,815 80	
Amount required to safely re-insure all outstanding risks.....		53,676 47
Cash dividends unpaid, due or to become due.....		2,000 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....		3,933 42
Total liabilities, except capital and net surplus.....		\$62,759 89
Joint-stock capital paid up in cash		200,000 00
Surplus beyond capital.....		13,864 24
Aggregate liabilities, including paid-up capital and net surplus.....		\$276,124 23

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$90,242 04	
Deduct re-insurance, rebate and return premiums.....	16,690 48	
Net cash received for premiums.....		\$73,551 56
Interest and dividends received from all sources.....		12,804 99
Income from all other sources, viz.: Rent.....		500 00
Aggregate income received during the year, in cash..		\$86,856 55

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$14,486 71
Paid for commission and brokerage.....	11,605 11
Salaries and other charges of officers, clerks and other employees.....	7,559 18
Amounts paid for State, National and local taxes.....	2,424 24
All other payments, viz.: office and agency expences.....	9,894 66
Aggregate expenditures during the year, in cash.....	\$45,969 90

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$671,679	\$8,690 32
Written during the year.....	8,657,952	114,499 05
Total.....	\$9,329,631	\$123,189 37
Deduct those marked off as determined..	2,519,103	17,810 34
In force at the end of the year.....	\$6,810,523	\$105,379 03
Deduct amount re-insured.....	278,612	3,572 57
Net amount in force.....	\$6,536,911	\$101,806 46
In force having not having more than one year to run.....	\$5,887,896	\$79,722 33
Having more than one, and not more than three years to run.....	589,117	12,293 93
Having more than three year to run.....	884,010	13,362 77
Net amount in force.....	\$6,810,523	\$105,379 03

General Interrogatories.

Total premiums received from the organization of the company to date	\$180,003 41
Total losses paid from organization to date.....	172,644 10
Total losses incurred during the year.....	17,686 71

GERMANIA FIRE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized and commenced business March 2, 1859.]

RUDOLPH GARRIGUE, President. HUGO SCHUMANN, Secretary.

Attorney to accept service in Minnesota, JAMES H. WEED, St. Paul.

Capital Stock of the Company paid up.....\$500,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$45,805 95
Loans on bond and mortgage (first liens).....	484,400 00
Interest accrued on bond and mortgage loans.....	11,126 24
Value of lands mortgaged.....	\$582,500 00
Buildings (insured for \$481,450).....	646,700 00

Total value of mortgaged premises..... \$1,179,200 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 5-20 registered bonds, 1862	\$400,000 00	\$454,500 00
U. S. 5-20 coupon bonds, 1867.	10,000 00	11,987 50
National Park Bank stock	5,000 00	7,500 00
Neptune Fire Ins. Co. stock...	2,000 00	100 00
South Carolina bonds.....	20,000 00	4,700 00
Alabama 8 per cent. bonds.....	5,000 00	2,750 00
Alabama 5 per cent. bonds.....	5,000 00	2,850 00

Total par and market value \$447,000 00 \$488,887 50

\$488,887 50

Amount loaned on stock collaterals, (market value \$68,470.00)..... 54,500 00

Cash in the company's principal office in currency..... \$11,400 42

Cash belonging to the company deposited in National Park Bank, \$80,427.70; German American Bank, \$85,831.87..... 66,259 57

Total amount of cash items..... 77,659 99

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Interest due and accrued on collateral loans	558 64
Premiums in due course of collection.....	78,841 88
Bills receivable past due, for fire.....	2,597 50

Aggregate amount of all actual, available assets.... . \$1,288,827 15

Items not admitted as Assets.

Office furniture..... \$11,774 78

II. LIABILITIES.

Losses adjusted and unpaid.....	\$26,721 50
Losses unadjusted, including all reported and supposed losses.....	20,758 81
Losses resisted, including interests, costs and expenses.....	17,844 68

Total amount of claims for losses..... \$64,819 49

Deduct re-insurance and salvage claims
thereon..... 7,570 96

Net amount of all unpaid losses and claims..... \$57,248 53

Re-insurance, at 50 per cent. of premiums on
fire risks under one year..... \$362,888 78

Re-insurance, *pro rata*, on fire risks running
more than one year..... 78,842 88

Amount required to safely re-insure all outstanding risks 485,781 66

Total liabilities, except capital and net surplus \$492,980 19

Joint-stock capital paid up in cash..... 500,000 00

Surplus beyond capital..... 245,846 96

Aggregate liabilities, including paid-up capital and net
surplus..... \$1,288,827 15

III. INCOME DURING THE YEAR.

Gross cash premiums received..... \$865,876 47

Deduct re-insurance, rebate and return pre-
miums..... 81,829 94

Net cash received for premiums (all fire)..... \$784,046 53

Interest received on bonds and mortgages..... 82,657 03

Interest and dividends received from all other sources.... 82,488 87

Income from all other sources, viz.: Rent..... 17,526 02

Aggregate income received during the year in cash.... . \$866,662 95

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses..... \$586,286 65

Deduct salvages and re-insurances..... 1,422 78

Net amount paid for losses (all fire)..... \$584,863 87

Cash dividends actually paid..... 50,000 00

Paid for commission and brokerage..... 115,906 69

Salaries and other charges of officers, clerks and other employees.....	69,077 29
Amount paid for State, National and local taxes.....	14,188 24
All other payments, viz.: Interest on borrowed money, \$1,884.29; rents, \$16,686.88; traveling, office and agency expenses, fire patrol and advertising, \$118,029.86; total.	131,049 98
Aggregate expenditures during the year in cash.....	\$915,081 07

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$101,189,767	\$898,818 22
Written during the year.....	86,058,828	865,876 47
Total.....	\$187,248,590	\$1,764,689 69
Deduct those expired and marked off as terminated	104,595,165	877,644 75
Gross amount in force at the end of the year	\$82,653,425	\$877,044 94
Deduct amount re-insured.....	1,518,601	5,581 62
Net amount in force.....	\$81,139,824	\$871,463 32
 In force having not more than <i>one</i> year to run	 \$77,013,881	 \$724,777 55
Having more than <i>one</i> year and not more than <i>three</i> years to run.....	6,566,809	96,884 01
Having more than <i>three</i> years to run.....	8,559,634	49,851 76
 Net amount in force December 31, 1878..	 \$81,139,824	 \$871,463 32

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$6,461,682 23
Total losses paid from organization to date.....	3,506,026 18
Total dividends declared since the company commenced business.....	586,000 00
Total amount of losses incurred during the year.....	310,960 10
Total amount of the company's stock owned by the directors, at par value.....	170,850 00
Total amount loaned to officers and directors.....	35,000 00
Total amount loaned to stockholders who are not officers.	2,500 00
Amount deposited in different States and countries for the security of policy holders, deposited as follows--In the State of South Carolina, \$20,000.00; in the State of Alabama, \$10,000.....	30,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$678,500 00
Amount of premiums received.....	14,859 48
Amount of outstanding risks, in Minnesota, at end of year,	569,684 00
Amount of losses paid, including \$1,892.18 occurring prior to last statement.....	9,822 36
Amount of losses incurred, claimed and unclaimed.....	8,799 77
Amount of commissions and fees paid agents.....	2,228 91
Amount of unearned premiums on outstanding risks.....	10,813 02

GERMAN AMERICAN INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized and commenced business March 7, 1872.]

EMILE OELBERMANN, President. JAMES A. SILVEY, Secretary.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

Capital stock of the Company paid up.....\$1,000,000

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 6 per cent. registered currency bonds.....	\$360,000 00	\$412,200 00	
U. S. 5-20 bonds, 1867.....	100,000 00	115,500 00	
U. S. 5-10 bonds, 1858.....	162,000 00	178,200 00	
U. S. 6 per cent. bonds, 1881...	50,000 00	58,000 00	
U. S. 5-20 bonds, 1862.....	25,000 00	28,000 00	
U. S. 5-20 bonds, 1865.....	20,000 00	28,000 00	
U. S. 10-40 bonds.....	15,000 00	16,900 00	
N.Y. city (7's) assessment bonds	40,000 00	40,000 00	
Total par and market value	\$772,000 00	\$871,800 00	\$871,800 00
Amount loaned on stock collaterals, (market value \$595,875.00).....			511,000 00
Cash in company's principal office in currency		\$9,121 50	
Cash belonging to company deposited in German American bank.....		166,416 99	
Total amount of cash items.....		175,538 49	
Premiums in due course of collection.....		114,024 10	
Aggregate amount of all actual, available assets.....			\$1,672,362 59

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$38,741 05	
Losses resisted, including interest, costs and expenses.....	8,882 04	
	<hr/>	
Net amount of all unpaid losses and claims.....		\$47,573 09
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$848,891 41	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	62,290 78	
Re-insurance, at 50 per cent. on inland navigation risks.....	175 00	
	<hr/>	
Amount required to safely re-insure all outstanding risks.....		401,857 19
Salaries and other miscellaneous expenses due and accrued		1,550 00
All other demands against the company, viz.: commissions and other charges due and to become due to agents and brokers.....		24,184 62
		<hr/>
Total liabilities, except capital and net surplus.....		\$484,114 90
Joint-stock capital paid up in cash.....		1,000,000 00
Surplus beyond capital.....		188,247 69
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus		\$1,672,362 59

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	\$1,009,900 09	\$400 00	
Deduct re-insurance, rebate and return premiums.....	128,428 00		
	<hr/>	<hr/>	
Net cash received for premiums.....	\$886,477 09	400 00	
	<hr/>	<hr/>	
			\$886,877 09
Interest and dividends received from all sources.....			86,899 38
			<hr/>
Aggregate income received during the year in cash....			\$973,776 42

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$428,169 75	
Deduct salvages and re-insurances.....	5,671 68	
	<hr/>	
Net amount paid for losses (all fire).....		\$422,498 07
Cash dividends actually paid.....		40,000 00
Paid for commission and brokerage.....		184,607 05
Salaries and other charges of officers, clerks and other employees.....		41,697 47
Amount paid for State, National and local taxes.....		16,846 58
All other payments, viz.: Rent, stationery, advertising, postage, traveling, and agents' expenses, and other expenses.....		52,886 11
		<hr/>
Aggregate expenditures during the year in cash.....		\$708,585 28

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December, of the preceding year.....	\$49,678,416	\$533,385 87
Written during the year.....	89,690,554	991,455 66
Total.....	\$139,368,970	\$1,525,291 53
Deduct those expired and those marked off as terminated.....	74,112,901	721,965 21
Gross amount in force at end of year..	\$65,256,069	\$803,326 32
Deduct amount re-insured.....	888,860	9,840 54
Net amount in force.....	\$64,367,709	\$793,485 78
In force having not more than one year to run	\$55,781,618	\$697,132 82
Having more than one, and not more than three years to run.....	6,083,800	62,825 59
Having more than three years to run.....	2,552,796	83,527 87
Net amount in force December 31, 1873..	\$64,367,709	\$793,485 78
	Inland Risks.	Premiums.
Total written during the year.....	\$15,000	\$400 00
Deduct those expired and marked off as terminated.....	10,000	50 00
Gross amount in force at end of year..	\$5,000	\$350 00

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$1,567,717 11
Total losses paid from organization to date.....	596,262 24
Total dividends declared since the company commenced business.....	40,000 00
Total amount of losses incurred during the year.....	403,909 18
Total amount of company's stock owned by the directors at par value.....	229,000 00
Total amount loaned to stockholders who are not officers..	20,000 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$781,881 00
Amount of premiums received.....	14,888 69
Amount of outstanding risks, in Minnesota, at end of year	526,910 00
Amount of losses paid....	2,695 64
Amount of losses incurred, claimed and unclaimed.....	2,695 64
Number of agencies in State.....	10
Amount of commissions and fees paid agents.....	2,153 38
Amount of unearned premiums on outstanding risks.....	7,629 41

GIRARD FIRE AND MARINE INSURANCE COMPANY.

PENNSYLVANIA.

Principal Office, Philadelphia.

[Incorporated March 26, 1858; commenced business May, 1858.]

THOMAS CRAVEN, President.

JAMES B. ALVORD, Secretary.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

Capital stock of the company paid up.....\$300,000

I. ASSETS.

Real estate owned by the Company unincumbered.....	\$183,000 00
Loans on bond and mortgage (first liens).....	173,400 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$7,950 is in process of foreclosure).....	7,950 00
Interest due and unpaid on bond and mortgage loans.....	1,005 00
Interest accrued on bond and mortgage loans.....	2,774 49
Total value of mortgaged premises (build- ings insured for \$143,750).....	\$455,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 5-20 bonds.....	\$37,100 00	\$43,969 00
U. S. 5 per cent. bonds.....	55,000 00	61,325 00
City of Philadelphia 6 per cent. loan.....	17,800 00	17,978 00
City of Louisville 6 per cent. loan.....	10,000 00	9,500 00
City of Trenton 6 per cent. loan	11,000 00	11,000 00
American Steamship Co. bonds,	5,000 00	4,000 00
Union Pacific R. R. Co. bonds..	5,000 00	4,200 00
Pennsylvania R. R. Co. bonds..	43,000 00	42,000 00
Danville, Hazelton & Wilkes- barre R. R. Co. bonds.....	10,000 00	9,000 00
Camden & Amboy R. R. Co. bonds.....	17,000 00	15,520 00
Philadelphia & Erie R. R. Co. bonds.....	15,000 00	13,500 00
Connecting R. R. Co. bonds....	10,000 00	8,500 00

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Philadelphia & Reading R. R. Co. bonds.....	5,000 00	5,175 00	
Lehigh Navigation Co. bonds..	11,000 00	9,955 00	
Lackawanna & Bloomsburg R. R. Co. bonds	1,000 00	1,000 00	
Susquehanna Coal Co. bonds..	3,000 00	3,000 00	
Philadelphia & Reading R. R. stock.....	20,000 00	22,900 00	
Total par and market value..	\$275,900 00	\$282,522 00	\$282,522 00

Loans on Stock Collaterals.

	Par Value.	Market Value.	Am't Loaned.	
Philadelphia & Erie R. R. Co. stock	\$10,000 00	\$4,400 00	\$5,000 00	
Fire Association stock,	1,100 00	1,650 00		
U. S. 5-20 bonds	1,000 00	1,100 00		
U. S. 5-20 bonns.....	6,000 00	7,140 00	6,000 00	
Total amount.....	\$18,100 00	\$14,840 00	\$11,000 00	\$11,000 00
Cash in the company's principal office in cur- rency.....			\$2,552 40	
Cash belonging to the company deposited in Philadelphia National Bank and Girard Life Insurance and Trust Co.....			78,896 20	
Total amount of cash items.....				81,448 60
Interest due and accrued on collateral loans.....				245 07
Premiums in due course of collection.....				30,546 04
All other property, viz.: Rents due and accrued; \$191.72; deposit for perpetual policy on Company's building; \$1,800; total.....				1,991 72
Aggregate amount of all actual, available assets.....				\$775,882 92

Items not admitted as Assets.

Loans on Company's own stock.....	\$2,000 00
Office and agency supplies.....	5,000 00
Total.....	\$7,000 00

II. LIABILITIES.

Losses adjusted and unpaid.....	\$8,199 67	
Losses unadjusted, including all reported and supposed losses.....	18,449 17	
Losses resisted, including interests, costs and expenses.....	3,000 00	
Net amount of all unpaid losses and claims.....		\$24,648 84
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$186,985 75	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	41,488 92	
Amount required to safely re-insure all outstanding risks.		228,419 67

Amount reclaimable on perpetual fire policies.....	75,258 00
Salaries and other miscellaneous expenses due and accrued,	3,237 82
All other demands against the company, viz.: All taxes and assessments, \$118.01; commissions and other charges due and to become due to agents and brokers, \$4,148.16; return premiums, \$610.72; re-insurance, \$40; total.....	4,906 89
Total liabilities, except capital and net surplus.....	\$386,471 22
Joint-stock capital paid up in cash.....	800,000 00
Surplus beyond capital.....	189,411 70
Aggregate liabilities, including paid-up capital and net surplus.....	\$775,882 92

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$489,876 16
Deduct re-insurance, rebate and return premiums.....	19,870 89
Net cash received for premiums (all fire).....	\$420,500 27
Interest received on bonds and mortgages.....	6,878 29
Interest and dividends received from all other sources....	19,989 19
Income from all other sources, viz.: Rent.....	9,703 00
Deposit premium received on perpetual fire risks.....	\$15,188 28
Aggregate income received during the year in cash...	\$456,525 75

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$187,876 19
Deduct salvages and re-insurances.....	1,642 44
Net amount paid for losses (all fire)....	\$185,733 75
Cash dividends actually paid.....	80,000 00
Paid for commission and brokerage.....	62,871 73
Salaries and other charges of officers, clerks and other employees.....	20,527 39
Amount paid for State, National and local taxes.....	17,438 31
All other payments, viz.: Postage, \$1,188.97; general expenses, \$86,877.46; total.....	37,561 43
Deposit premium on perpetual fire risks.....	\$8,869 08
Aggregate expenditures during the year in cash.....	\$308,632 61

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$34,958,714	\$457,491 67
Written during the year.....	89,092,051	457,127 96
Total.....	\$74,050,765	\$914,619 63
Deduct those expired and marked off as terminated.....	33,420,800	360,695 19
Gross amount in force at the end of year	\$40,630,465	553,924 44
Deduct amount re-insured.....	426,162	4,714 14
Net amount in force.....	\$40,204,303	\$549,210 30

In force having not more than <i>one</i> year to run,	\$31,446,048	\$388,809 57
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	5,086,524	60,047 79
Having more than <i>three</i> years to run.....	806,944	15,995 08
Perpetual risks in force, and interest premiums.....	3,290,949	94,072 90
Net amount in force, Dec. 31, 1878.....	\$40,680,465	\$558,924 44

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$2,665,378 00
Total losses paid from organization to date.....	1,201,177 07
Total dividends declared since the company commenced business.....	274,381 52
Total amount of losses incurred during the year.....	184,249 19
Total amount of the company's stock owned by the directors at par value.....	104,800 00
Total amount loaned to officers and directors.....	25,500 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$158,070 00
Amount of premiums received.....	2,781 08
Amount of outstanding risks, in Minnesota, at end of year	109,800 00
Amount of losses paid.....	1,942 50
Number of agencies in State.....	2
Amount of commissions and fees paid agents.....	374 31

GLENS FALLS INSURANCE COMPANY.

NEW YORK.

Principal Office, Glens Falls.

[Organized as a Mutual Fire Insurance Company, May 4, 1850, under the name of the Dividend Mutual Insurance Company; changed to a Joint-Stock Company under its present name, April 30, 1864.]

RUSSEL M. LITTLE, President.

JOHN. L. CUNNINGHAM, Secretary.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

Capital stock of the Company paid up..... \$200,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$10,000 00
Loans on bonds and mortgage (first liens).....	150,888 88
Loans on bond and mortgage upon which more than one year's interest is due	5,000 00
Interest due and unpaid on bond and mortgage loans.....	508 62
Interest accrued on bond and mortgage loans	1,884 44
Value of lands mortgaged.....	\$315,000 00
Buildings (insured for \$89,000).....	169,800 00
Total value of mortgaged premises.....	\$484,800 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 registered bonds....	\$307,700 00	\$352,638 50	
N. Y. Bounty Loan stock.....	3,000 00	3,105 00	
First National Bank of Glens Falls stock	10,000 00	15,000 00	
Total par and market value	\$320,700 00	\$370,743 50	370,743 50

Loans on Stock Collaterals.

	Par value.	Market value.	Amt. loaned.	
National Bank of Glens Falls stock.....	\$2,000 00	\$2,500 00	\$2,200 00	\$2,200 00
Cash in the company's principal office in currency.....			\$355 09	
Cash belonging to the company, deposited in First National Bank.....			62,815 03	
Total amount of cash items.....				63,170 12
Premiums in due course of collection.....				21,255 96
All other property, viz.: Rents due and accrued.....				275 00
Aggregate amount of all actual, available assets				\$625,926 52

Items not admitted as Assets.

Office furniture.....	\$2,500 00
Due on contract for sale of land.....	1,900 00

II. LIABILITIES.

Losses adjusted and unpaid.....	\$1,500 00
Losses unadjusted, including all reported and supposed losses.....	12,062 00
Losses resisted, including interest, costs and expenses.....	1,200 00
Net amount of all unpaid losses and claims.....	\$14,762 00

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Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$65,099 49	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	281,924 18	
		<hr/>
Amount required to safely re-insure all outstanding risks..		297,028 67
		<hr/>
Total liabilities, except capital and net surplus.....		\$811,785 67
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond capital.....		114,140 85
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus.....		\$625,926 52

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$289,881 58	
Deduct re-insurance, rebate and return premiums.....	17,869 50	
		<hr/>
Net cash received for premiums (all fire).....		\$271,962 08
Interest received on bonds and mortgages		9,977 68
Interest and dividends received from all other sources....		28,687 02
Income from all other sources, viz.: Rent.....		225 00
		<hr/>
Aggregate income received during the year in cash...		\$305,801 78

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$170,486 36	
Cash dividends actually paid.....	20,000 00	
Paid for commission and brokerage.....	48,687 94	
Salaries and other charges of officers, clerks and other employes	12,817 22	
Amount paid for State, National and local taxes.....	2,422 09	
All other payments, viz.: Office and agency supplies, traveling expenses, postage, &c.....	16,007 18	
		<hr/>
Aggregate expenditures during the year in cash.....		\$270,870 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$66,595,489	\$593,448 17
Written during the year.....	80,887,156	289,881 58
	<hr/>	<hr/>
Total.....	\$97,482,645	882,774 70
Deduct those expired and marked off as terminated.....	32,997,584	281,185 08
	<hr/>	<hr/>
Gross amount in force at end of year..	\$64,485,061	\$601,689 67
Deduct amount re-insured.....	77,802	412 48
	<hr/>	<hr/>
Net amount in force.....	\$64,407,259	\$601,227 19

In force having not more than <i>one</i> year to run	\$25,770,881	\$265,641 97
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	84,019,189	284,941 88
Having more than <i>three</i> years to run.....	4,617,789	50,643 89
Net amount in force December 31, 1873..	\$64,407,259	\$601,227 19

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$2,056,771 57
Total losses paid from organization to date.....	1,205,401 52
Total dividends declared since the company commenced business.....	130,000 00
Total amount of losses incurred during the year.....	149,576 44
Total amount of the company's stock owned by the directors, at par value.....	61,060 00
Total amount loaned to officers and directors.....	6,500 00

GLOBE INSURANCE COMPANY.

ILLINOIS.

Located in Chicago.

[Organized or incorporated February 16, 1865; commenced business January, 1871.]

GEORGE K. CLARK, President. S. P. WALKER, Secretary.

Attorney to accept service in Minnesota, CHAS. SHANDREW, St. Paul.

Capital stock of the Company paid up..... \$300,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$3,000 00
Loans on bond and mortgage (first liens).....	211,839 27
Loans on bond and mortgage upon which more than one year's interest is due.....	18,000 00
Interest due and unpaid on bond and mortgage loans.....	2,846 98
Interest accrued on bond and mortgage loans.....	3,860 16
Total value of mortgaged premises.....	\$760,900 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. registered bonds, 1867...	\$25,000 00	\$29,125 00	
West Chicago Park bonds.....	50,000 00	47,500 00	
Total par and market value	\$75,000 00	\$76,625 00	76,625 00

Loans on Stock Collaterals.

	Par Value.	Market Value.	Amt. Loaned.	
Chicago Railway Construction Co. stock	\$20,000 00	\$30,000 00	\$15,000 00	\$15,000 00
Cash in the company's principal office in currency			\$1,187 94	
Cash belonging to company deposited in First National and German National Banks.....			64,878.58	
Total amount of cash items.....				65,511 47
Premiums in due course of collection.....				58,649 01
All other property, viz. : Due for re-insurance on losses paid				1,875 00
Aggregate amount of all actual, available assets.....				\$457,206 98

Items not admitted as Assets.

Office furniture.....	\$8,000 00
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$14,679 41
Losses unadjusted, including all reported and supposed losses.....	8,650 00
Net amount of all unpaid losses and claims.....	\$23,329 41
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$156,496 08
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	8,346 48
Amount required to safely re-insure all outstanding risks	159,842 51
All other demands against the company, viz. : Commissions and other charges due and to become due to agents and brokers.....	5,864 91
Total liabilities, except capital and net surplus.....	\$189,086 88
Joint-stock capital paid up in cash.....	300,000 00
Aggregate liabilities, including paid-up capital.....	\$489,086 88

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$310,742 17
Deduct re-insurance, rebate and return premiums.....	25,069 81
Net cash received for premiums.....	\$285,652 86
Interest received on bonds and mortgages.....	20,796 75
Aggregate income received during the year in cash....	\$306,449 11

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$64,470 56
Paid for commission and brokerage.....	56,858 72
Salaries and other charges of officers, clerks and other employees.....	28,632 65
Amount paid for State, National and local taxes.....	2,849 76
All other payments, viz.: Interest on borrowed money, \$2,979.96; expenses, of other kinds, \$21,879.74.; total..	24,859 70
Aggregate expenditures during the year in cash.....	<u>\$171,671 39</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$2,285,089	\$55,215 47
Written during the year.....	18,682,485	867,757 65
Total.....	<u>\$20,967,524</u>	<u>\$422,973 12</u>
Deduct those expired and marked off as terminated.....	6,075,581	105,502 02
Gross amount in force at the end of the year	\$14,891,943	\$317,471 10
Deduct amount re-insured.....	80,000	565 25
Net amount in force.....	<u>\$14,861,943</u>	<u>816,905 85</u>
In force having not more than one year to run	\$14,614,088	\$312,992 06
Having more than one, and not more than three years to run.....	200,808	8,090 47
Having more than three years to run.....	47,525	823 32
Net amount in force December 31, 1878..	<u>\$14,861,943</u>	<u>\$316,905 85</u>

General Interrogatories.

Total premiums received from the re-organization of the Company to date.....	\$409,252 98
Total losses paid from re-organization to date.....	128,129 50
Total amount of losses incurred during the year.....	82,479 58
Total amount of the company's stock owned by the directors at par value.....	196,800 00
Total amount loaned to officers and directors.....	72,000 00
Total amount loaned to stockholders who are not officers.	68,000 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$169,525 00
Amount of premiums received	4,160 78
Amount of outstanding risks in Minnesota, at end of year.	169,525 00
Amount of losses paid.....	800 00
Amount of losses incurred, claimed and unclaimed.....	1,100 00
Number of agencies in State.....	8
Amount of commissions and fees paid agents.....	624 10
Amount of unearned premiums on outstanding risks.	2,080 36

GERMAN INSURANCE COMPANY.
PENNSYLVANIA.

Principal Office, Erie.

[Special statement, February 20th, 1874.]

M. SCHLAUDECKER, President.

JOS. EICHENLAUB, Secretary.

Attorney to accept service in Minnesota, **E. D. B. PORTER, St. Paul.**

Paid up Capital Stock..... \$200,000

I. ASSETS

Loans on real estate security.....	\$256,912 81
Interest due and accrued on mortgage loans.....	8,215 71
Market value of bonds and stocks owned.....	37,200 00
Loans on collateral security (Market value \$63,200).....	22,281 89
Cash on hand and in bank.....	49,091 46
Cash in hands of agents and in course of transmission....	94,086 88
Due from other insurance companies.....	952 81
	<hr/>
Total assets, actual value.....	\$468,690 55

Items not admitted as Assets.

Judgment.....	\$2,400 00
Bills receivable	594 08
	<hr/>
	\$2,994 08

II. LIABILITIES.

Gross claims for losses adjusted and unpaid.....	\$16,827 55
Losses in process of adjustment, or in suspense.....	85,168 62
Losses resisted, including interest and expenses.....	6,800 00
	<hr/>
Total gross claims for losses.....	\$58,296 17
Deduct re-insurance and salvage claims.....	9,775 00
	<hr/>
Net amount of unpaid losses.....	\$48,521 17

Amount required to safely re-insure all outstanding risks..	179,544 29
Brokerage and other charges due agents.....	20,214 88
Total liabilities as to policy-holders.....	\$248,280 84
Paid-up capital stock.....	200,000 00
Surplus beyond capital.....	15,410 22
Aggregate of all liabilities, including capital and surplus..	468,690 56

HANOVER FIRE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized and commenced business April 9, 1852.]

BENJAMIN S. WALCOTT, President. I. REMSEN LANE, Secretary.

Attorney to accept service in Minnesota, JAS. H. WREED, St. Paul.

Capital stock of the company paid up..... \$400,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$2,725 95
Loans on bond and mortgage (first liens).....	256,200 00
Interest due and unpaid on bond and mortgage loans....	2,118 89
Interest accrued on bond and mortgage loans.....	1,494 16
Value of the lands mortgaged.....	\$257,500 00
Buildings (insured for \$274,500).....	421,500 00
Total value of mortgaged premises.....	\$679,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U.S. 5-20 registered bonds, 1865	\$15,000 00	\$17,175 00
U.S. 5-20 registered bonds, 1867	320,000 00	368,000 00
U.S. 5-20 registered bonds, 1864	10,000 00	11,850 00
U. S. 5-20 coupon bonds, 1865..	15,000 00	17,906 25
U. S. currency 6's.....	50,000 00	57,000 00
U. S. 6 per cent. registered bonds, 1881.....	20,000 00	23,800 00
U.S. 5-20 registered bonds, 1865	20,000 00	23,000 00
New York County bonds	11,000 00	11,000 00

INSURANCE COMMISSIONER.

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N. Y. City Assessment bonds..	25,000 00	25,000 00	
South Carolina 6 per cent bonds	20,000 00	2,200 00	
Alabama 5 per cent. bonds.....	10,000 00	4,762 50	
	<hr/>	<hr/>	
Total par and market value,	\$516,000 00	\$560,693 75	
	<hr/>	<hr/>	560,693 75
Amount loaned on stock collaterals, (market value \$127,- 404.74).....			108,500 00
Cash in the company's principal office in cur- rency.....		\$20,690 09	
Cash belonging to the company, deposited in Hanover National and German American Banks.....		59,197 14	
		<hr/>	
Total amount of cash items.....			79,887 23
Interest due and accrued on stocks owned, not included in market value.....			652 84
Interest due and accrued on collateral loans.....			694 21
Premiums in due course of collection.....			77,876 07
			<hr/>
Aggregate amount of all actual, available assets.....			\$1,085,387 60

II. LIABILITIES.

Losses adjusted and unpaid.....	\$4,212 76	
Losses unadjusted, including all reported and supposed losses.....	47,728 48	
Losses resisted, including interest, costs and expenses	23,944 69	
	<hr/>	
Total amount of claims for losses.....	\$75,885 93	
Deduct salvage claims thereon.....	6,020 96	
	<hr/>	
Net amount of all unpaid losses and claims.....		\$69,864 97
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$364,648 06	
Re-insurance, <i>pro rata</i> . on fire risks running more than one year.....	108,918 84	
	<hr/>	
Amount required to safely re-insure all outstanding risks..		468,561 40
All other demands against the company, viz. : Commissions and other charges due and to become due to agents and brokers \$6,804.51; return premiums, \$8,062.98; total...		9,867 44
		<hr/>
Total liabilities, except capital and net surplus.....		\$547,793 81
Joint-stock capital paid up in cash.....		400,000 00
Surplus beyond capital.....		187,548 79
		<hr/>
Aggregate liabilities, including paid up capital and net surplus.....		\$1,085,387 60

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$852,097 16	
Deduct re-insurance, rebate and return pre- miums.....	74,513 64	
	<hr/>	
Net cash received for premiums (all fire).....		\$777,583 52

Interest received on bonds and mortgages	11,319 41
Interest and dividends received from all other sources....	44,401 98
Received for increased capital..... \$150,000 00	

Aggregate income received during the year in cash...	\$883,304 91
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IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$454,488 66
Deduct salvages and re-insurances.....	8,229 87
Net amount paid for losses (all fire).....	\$451,258 79
Cash dividends actually paid.. ..	82,500 00
Paid for commission and brokerage.....	118,277 54
Salaries and other charges of officers, clerks and other employees.....	48,379 66
Amount paid for State, National and local taxes.....	18,804 85
All other payments, viz.: Rent, stationery, printing, advertising, traveling expenses, maps, postage, etc.....	92,714 61
Aggregate expenses during the year in cash.....	\$751,930 45

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$88,470,677	\$911,979 34
Written during the year.....	79,787,324	856,879 89
Total.....	\$186,268,001	\$1,768,859 23
Deduct those expired and marked off as terminated.....	82,111,217	819,191 62
Gross amount in force at the end of the year.....	\$81,146,784	\$949,667 61
Deduct amount re-insured.....	1,448,708	12,544 81
Net amount in force.....	\$79,698,081	\$937,122 80
In force not having more than one year to run,	\$68,692,441	\$729,286 12
Having more than one, and not more than three years to run.....	12,641,041	160,762 55
Having more than three years to run.....	8,864,599	47,074 13
Net amount in force December 31, 1873..	\$79,698,081	\$937,122 80

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$5,891,566 81
Total losses paid from organization to date.....	8,101,648 48
Total dividends declared since the company commenced business.....	649,500 00
Total amount of losses incurred during the year.....	848,692 14
Total amount of the company's stock owned by the directors, at par value.....	108,600 00
Total amount loaned to officers and directors.....	18,800 00
Total amount loaned to stockholders who are not officers..	127,000 00

INSURANCE COMMISSIONER.

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BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$678,500 00
Amount of premiums received.....	14,859 48
Amount of outstanding risks, in Minnesota, at end of year,	569,684 86
Amount of losses paid, including \$1,892.18, occurring prior to last statement.....	9,822 00
Amount of losses incurred, claimed and unclaimed.....	8,799 77
Amount of commissions and fees paid agents.....	2,228 91
Amount of unearned premiums on outstanding risks.....	10,818 02

HARTFORD FIRE INSURANCE COMPANY.

CONNECTICUT.

Principal Office, Hartford.

[Incorporated May 18, 1810; commenced business August, 1810.]

GEORGE I. CHASE, President.

J. D. BROWNE, Secretary.

Attorney to accept service in Minnesota, CHAS. ETHERIDGE, St. Paul.

Capital stock of the Company paid up..... \$1,000,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$448,175 60
Loans on bond and mortgage (first liens)	868,250 00
Interest due and unpaid on bond and mortgage loans.....	12,991 62
Value of lands mortgaged.....	\$775,000
Buildings (insured for \$814,000).....	862,000
Total value of mortgaged premises.....	\$1,187,000

Stocks, Bonds, etc., owned by the Company.

	Par Value	Market Value.
Hartford National Bank stock, Hartford.....	\$51,100 00	\$80,788 00
Phoenix National Bank stock, Hartford.....	46,700 00	74,720 00
Connecticut River Bank stock, Hartford.....	5,000 00	6,500 00
American National Bank stock, Hartford.....	15,000 00	18,750 00
Charter Oak National Bank stock, Hartford.....	20,000 00	26,000 00

Farmers & Mechanics National Bank stock, Hartford.....	26,000 00	34,840 00
Mercantile National Bank stock, Hartford.....	15,000 00	18,750 00
First National Bank stock, Hartford.....	17,200 00	24,080 00
Ætna National Bank stock, Hartford.....	31,500 00	40,320 00
City National Bank stock, Hartford.....	20,800 00	22,256 00
American Exchange National Bank stock, New York.....	20,000 00	21,600 00
National Bank of Commerce stock, New York.....	20,000 00	22,200 00
Importers and Traders National Bank stock, New York.....	30,000 00	54,000 00
Bank of America stock, New York.....	30,000 00	43,500 00
Manhattan Company stock, New York.....	10,000 00	14,400 00
Merchants National Bank stock, New York.....	15,000 00	17,100 00
Ocean National Bank stock, New York.....	10,000 00	2,600 00
Union National Bank stock, New York.....	10,000 00	13,600 00
Bank of North America stock..	10,000 00	10,200 00
Metropolitan National Bank stock, New York.....	30,000 00	39,000 00
Fourth National Bank stock, New York.....	20,000 00	21,000 00
Blackstone National Bank stock Boston.....	10,600 00	14,522 00
National Bank of Commerce stock, Boston.....	4,800 00	5,137 00
Second National Bank stock, Boston.....	10,900 00	15,805 00
National Hide and Leather Bank stock, Boston.....	2,400 00	2,730 00
Atlantic National Bank stock, Boston.....	3,900 00	5,226 00
First National Bank stock, Boston.....	10,000 00	18,900 00
Boylston National Bank stock, Boston.....	10,700 00	15,515 00
National Bank of Missouri, St. Louis.....	20,000 00	16,000 00
Merchants National Bank stock, St. Louis.....	10,000 00	3,000 00
Merchants National Bank stock (in liquidation), St. Louis...	3,500 00	3,500 00
Union National Bank stock, Albany.....	12,500 00	16,250 00
Montreal Bank stock, Montreal,	30,000 00	54,670 00
Ontario Bank stock, Bowmansville.....	10,840 00	12,587 11
Connecticut River Company stock.....	12,000 00	3,000 00
Connecticut River R. R. Company stock.....	2,000 00	2,000 00
N. H., N. Y. & H. R. R. Company stock.....	30,000 00	38,400 00

Hannibal and St. Joseph R. R. stock.....	20,000 00	7,000 00	
Memphis City bond, 6 per cent. gold.....	1,000 00	1,105 00	
Tennessee State bonds, 6 per cent, payable 1892.....	88,000 00	26,780 00	
Alabama State bonds, 8 per cent, payable 1886.....	10,000 00	9,000 00	
South Carolina State bonds....	20,000 00	10,000 00	
N. Y. Central R. R. bonds, 7 per cent, payable 1876.....	10,000 00	10,200 00	
U. S. bonds, registered, 6 per cent, payable 1881.....	55,800 00	64,867 50	
U. S. bonds, registered, 6 per cent, 5-20, 1864.....	7,000 00	8,085 00	
Lake Shore & Michigan Southern R. R. Co. stock.....	20,000 00	15,600 00	
Toledo, Ohio, Water Works bonds	5,000 00	5,000 00	
Harlem & Port Chester R. R. Co. bonds, 7 per cent.....	50,000 00	50,000 00	
Total par and market value	\$868,740 00	\$1,046,688 61	1,046,688 61
Cash belonging to the company deposited with Hartford Bank and Drexel, Morgan & Co., New York.....		\$167,680 28	
Premium on gold.....		4,082 87	
Total amount of cash items.....			171,662 65
Interest due and accrued on stocks owned, not included in market value.....			4,460 00
Premiums in due course of collection.....			861,989 20
All other property, viz.: rents due and accrued, \$1,562.28; State tax due from non-resident stockholders, \$4,906.55; total.....			6,468 88
Aggregate amount of all actual, available assets.....			\$2,415,681 51

Items not admitted as Assets.

Bills receivable..... \$8,025 79

II. LIABILITIES.

Losses unadjusted, including all reports and supposed losses....	\$167,595 88	
Losses resisted, including interests, costs and expenses.....	19,864 13	
Net amount of all unpaid losses and claims.....		\$186,959 47
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$699,902 59	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	829,948 56	
Amount required to safely re-insure all outstanding risks		1,029,851 15
Cash dividends unpaid, due or to become due.....		500 00
Total liabilities, except capital and net surplus.....		\$1,217,810 62

Joint-stock capital paid up in cash.....	1,000,000 00
Surplus beyond capital.....	198,870 89
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Aggregate liabilities, including paid-up capital and net surplus	\$2,415,681 51

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$111,528 72
Deduct re-insurance, rebate and return premiums.....	176,084 58
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Net cash received for premiums (all fire).....	\$2,247,530 58
Interest received on bonds and mortgages.....	86,122 87
Interest and dividends received from all other sources....	61,608 70
Income from all other sources, viz.: Rent, \$15,502.57; pre-on gold, \$2,950; total.....	8,452 75
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Aggregate income received during the year in cash...	\$2,358,709 85

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,207,848 84
Cash dividends actually paid.....	49,500 00
Paid for commission and brokerage.....	827,842 50
Salaries and other charges of officers, clerks, and other employees	114,985 49
Amount paid for State, National and local taxes.....	40,227 06
All other payments, viz.: Printing, traveling expenses, etc.	186,972 14
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Aggregate expenditures during the year in cash.....	\$1,876,825 53

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$157,820,750	\$1,806,850 20
Written during the year.....	161,705,552	2,247,580 53
<hr/>		<hr/>
Total.....	\$319,526,302	\$4,054,430 73
Deduct those expired and marked off as terminated.....	165,707,488	2,054,159 04
<hr/>		<hr/>
Net amount in force at the end of the year.....	\$153,818,814	\$1,999,271 69
<hr/>		
In force having not more than one year to run	\$107,680,178	\$1,899,805 18
Having more than one, and not more than three years to run.....	80,765,764	899,944 84
Having more than three years to run.....	15,382,882	199,972 17
<hr/>		<hr/>
Net amount in force December 31, 1878.	\$153,818,814	\$1,999,271 69

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$25,274,828 29
Total losses paid from organization to date.....	17,284,107 60
Total dividends declared since the Company commenced business.....	2,588,100 00
Total amount of losses incurred during the year.....	1,081,204 56
Total amount of the Company's stock owned by the directors, at par value.....	271,800 00
Total dividends declared payable in stock.....	700,000 00
Amount deposited in different States and countries for the security of policy holders.....	150,000 00
Deposited as follows: In the State of Alabama, \$10,000; in the State of South Carolina, \$20,000; Tennessee, 20,000; Canada, \$100,000.	

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken	\$8,067,551 00
Amount of premiums received.....	49,605 10
Amount of losses paid	7,522 80
Amount of losses incurred, claimed and unclaimed.....	8,272 80

HOME INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized and commenced business April 23, 1858.]

CHARLES J. MARTIN, President. JOHN H. WASHBURN, Secretary.

Attorney to accept service in Minnesota, C. J. MORTON, St. Paul.

Capital stock of the Company paid up.....	\$2,500,000
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I. ASSETS.

Loans on bond and mortgage (first liens).....	\$1,897,840 66
Interest accrued on bond and mortgage loans.....	27,961 48
Value of the lands mortgaged.....	\$2,532,500 00
Buildings (insured for \$1,578,760).....	2,588,400 00
Total value of mortgaged premises	\$5,120,900 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 bonds, 1864.....	\$750,000 00	\$855,000 00	
U. S. 5-20 bonds, 1865.....	450,000 00	518,625 00	
U. S. 6 per ct. currency bonds.	300,000 00	342,750 00	
U. S. 6 per cent. bonds of 1881.	200,000 00	232,750 00	
Brooklyn City deficiency certificates.....	100,000 00	100,000 00	
N. Y. city revenue bonds, due 15th January, 1874.....	57,000 00	57,000 00	
N. York city assessment fund bonds, due 1st Nov., 1874....	20,000 00	20,000 00	
Tennessee State bonds.....	20,000 00	16,000 00	
Alabama State bonds.....	10,000 00	5,000 00	
South Carolina State bonds....	20,000 00	2,420 00	
Mississippi State treasury warrants.....	20,000 00	16,400 00	
<hr/>			
Total par and market value, \$1,947,000 00	\$2,165,945 00		2,165,945 00
<hr/>			
Amount loaned on stock collaterals, (market value \$475,-756.50).....			861,705 96
Cash belonging to the Company deposited in Metropolitan and Continental Banks.....			151,510 55
Interest due and accrued on stocks owned, not included in market value.....			4,712 57
Interest due and accrued on collateral loans.....			1,262 49
Premiums in due course of collection.....			195,209 12
Bills receivable, not matured, for fire, marine and inland risks			17,648 84
Bills receivable, past due, for fire, marine and inland risks			4,014 49
All other property, viz.: Salvage on losses already paid, \$8,899.96; due for re-insurance on losses paid, \$16,486.58; total.....			24,886 54
<hr/>			
Aggregate amount of all actual, available assets.....			\$4,852,697 65

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$187,832 98	
Losses resisted, including interest, costs and expenses.....	28,832 26	
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Net amount of all unpaid losses and claims.....		\$216,165 24
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$1,160,468 00	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	736,551 66	
<hr/>		
Amount required to safely re-insure all outstanding risks..		1,897,019 66
Cash dividends unpaid, due or to become due.....		525 00
<hr/>		
Total liabilities, except capital and net surplus.....		\$2,118,709 90
Joint-stock capital paid up in cash.....		2,500,000 00
Surplus beyond capital.....		238,987 75
<hr/>		
Aggregate liabilities, including paid-up capital and net surplus.....		\$4,852,697 65

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$3,860,918 78	
Deduct re-insurance, rebate and return premiums.....	260,118 19	
<hr/>		
Net cash received from premiums (all fire).....	\$3,100,805 59 ¹	
Premiums not paid in cash during the year..	\$15,610 20	
Interest received on bonds and mortgages.....		152,005 04
Interest and dividends received from all other sources....		108,192 45
Income from all other sources, viz.: rent.....		8,560 50
<hr/>		
Aggregate income received during the year in cash...	\$3,864,568 58	

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,929,178 85	
Deduct salvages and re-insurance.....	80,029 29	
<hr/>		
Net amount paid for losses (all fire)	\$1,899,144 56	
Cash dividends actually paid.....		2,450 00
Paid for commission and brokerage.....		518,681 58
Salaries and other charges of officers, clerks and other employees.....		228,050 88
Amount paid for State, National and local taxes.....		56,225 82
All other payments, viz.: Advertising, postage, stationery, traveling expenses.....		175,881 49
<hr/>		
Aggregate expenditures during the year in cash.....	\$2,875,888 78	

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$340,149,668	\$3,181,192 42
Written during the year.....	299,154,927	3,100,805 59
<hr/>		
Total.....	\$639,304,595	\$6,281,998 01
Deduct those expired and marked off as terminated	300,550,465	2,527,505 89
<hr/>		
Gross amount in force at end of year..	\$338,754,130	\$3,754,492 12
Deduct amount re-insured.....	305,100	4,235 96
<hr/>		
Net amount in force.....	\$338,449,030	\$3,750,256 16
<hr/>		
In force having not more than one year to run	\$224,220,188	\$2,817,791 16
Having more than one, and not more than three years to run.....	96,077,584	1,168,778 00
Having more than three years to run.....	18,151,263	268,692 00
<hr/>		
Net amount in force, December 31, 1873.	\$338,449,080	\$3,750,256 16

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$81,556,677 62
Total losses paid from organization to date.....	20,964,426 08
Total dividends declared since the Company commenced business.....	8,190,000 00
Total amount of losses incurred during the year	1,558,467 00
Total amount of the Company's stock owned by the directors at par value.....	595,200 00
Total dividends declared payable in stock.....	500,000 00
Total amount loaned to officers and directors.....	179,527 22
Total amount loaned to stockholders who are not officers.	26,868 44
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such States or countries. Deposited as follows: In the State of Tennessee, \$20,000.00; Virginia, \$44,000; South Carolina, \$20,000; Alabama, \$10,000; Mississippi, \$20,000; Empire of Russia, \$100,000; total	214,000 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$8,128,984 00
Amount of premiums received.....	53,257 81
Amount of losses paid.....	22,785 33
Amount of losses incurred, claimed and unclaimed.....	25,290 33

HOME INSURANCE COMPANY.**OHIO.**

Principal Office, Columbus.

[Incorporated July 12 1863; commenced business January 5, 1864.]

J. B. HALL, President. L. C. BUTLER, Secretary.

Attorney to accept service in Minnesota, CHAS. ETHERIDGE, St. Paul.

Capital stock of the Company paid up..... \$250,000

INSURANCE COMMISSIONER.

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I. ASSETS.

Real estate owned by the company, unincumbered.....	\$1,727 80
Loans on bond and mortgage (first liens).....	241,899 78
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,700 is in process of foreclosure)	26,066 80
Interest due and unpaid on bond and mortgage loans.....	8,886 54
Interest accrued on bond and mortgage loans.....	20,049 22
Value of lands mortgaged.....	\$844,660 00
Buildings (insured for \$61,900).....	98,150 00
Total value of mortgaged premises.....	\$942,810 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 10-40 registered bonds...	\$45,000 00	\$50,850 00	
U. S. 5-20 bonds.....	15,000 00	18,000 00	
Fayette County bonds.....	2,000 00	2,000 00	
Columbus City Hall bonds.....	4,000 00	4,000 00	
Pequa City Water-works bonds	10,500 00	10,500 00	
Total par and market value	\$76,500 00	\$85,850 00	\$85,850 00
Amount loaned on stock collaterals, (market value \$30,550.00).....			\$20,082 06
Amount of all other loans made by the company, viz: First mortgage as collateral.....			2,849 20
Cash in company's principal office in currency		\$1,328 23	
Cash belonging to the company deposited in First National Bank.....		28,711 81	
Total amount of cash items.....			80,084 54
Interest due and accrued on stocks owned, not included in market value.....			2,498 84
Interest due and accrued on collateral loans.....			1,772 82
Premiums in due course of collection.....			58,844 82
Bills receivable, not matured, for fire risks.....			18,554 47
All other property, viz.: Due for re-insurances on losses paid, \$9,296.88; miscellaneous, \$1,000.87; total.....			10,297 25
Aggregate amount of all actual, available assets.....			\$518,808 09

Items not admitted as Assets.

Loans on personal security.....	\$199 80
Safe, judgment, etc.....	4,200 87
Total.....	\$4,400 67

II. LIABILITIES.

Losses adjusted and unpaid.....	\$19,710 00
Losses unadjusted, including all reported and supposed losses.....	7,850 00

Losses resisted, including interest, costs and expenses	10,500 00	
Total amount of claims for losses.....	\$38,060 00	
Deduct re-insurance and salvage claims thereon.....	6,600 00	
Net amount of all unpaid losses and claims.....		\$31,460 00
Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$165,181 71	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	49,687 84	
Amount required to safely re-insure all outstanding risks..		214,869 55
Total liabilities, except capital and net surplus.....		\$246,329 55
Joint-stock capital paid up in cash.....		250,000 00
Surplus beyond capital.....		16,978 54
Aggregate liabilities, including paid-up capital and net surplus		\$513,308 09

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$488,306 82	
Deduct re-insurance, rebate and return premiums.....	116,699 89	
Net cash received for premiums (all fire).....		\$371,606 93
Premiums not paid in cash during the year...	\$13,554 47	
Interest received on bonds and mortgages.....		38,615 71
Aggregate income received during the year in cash...		\$410,222 64

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$546,684 91	
Deduct salvage and re-insurances.....	13,511 98	
Net amount paid for losses (all fire).....		\$533,172 93
Paid for commission and brokerage.....		55,658 10
Salaries and other charges of officers, clerks and other employees.....		42,846 90
Amount paid for State, National and local taxes.....		11,954 22
All other payments, viz.: Supplies, \$8,253.03; office expenses, \$2,100.68; attorney fees and expenses, express, advertising, and other expenses, \$18,480.08; total.....		23,853 79
Aggregate expenditures during the year in cash.....		\$666,965 99

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$48,916,405	\$661,581 36
Written during the year.....	29,871,150	488,806 82
Total.....	\$78,787,555	\$1,149,887 68
Deduct those expired and marked off as terminated.....	48,592,447	715,682 47
Gross amount in force at the end of the year.....	\$80,195,108	\$484,205 21
Deduct amount re-insured.....	281,358	4,466 11
Net amount in force.....	\$29,918,750	\$429,789 10
 In force having not more than one year to run	\$22,996,650	\$380,863 48
Having more than one, and not more than three years to run	4,811,424	69,124 12
Having more than three years to run.....	2,105,676	80,251 55
 Net amount in force December 31, 1878..	\$29,918,750	\$429,789 10

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$2,890,717 65
Total losses paid from organization to date.....	1,866,857 78
Total dividends declared since the company commenced business.....	47,126 60
Total amount of losses incurred during the year.....	245,687 96
Total amount of the company's stock owned by the directors, at par value.....	49,720 00
Total amount loaned to officers and directors.....	82,626 86
Total amount loaned to stockholders who are not officers..	121,241 46
Amounts deposited in various States and countries, which under the laws thereof, are held exclusively for the protection of the policy holders of such States or countries, deposited as follows: In the State of Virginia.....	\$25,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$427,184 00
Amount of premiums received.....	10,840 81
Amount of losses paid.....	2,760 14
Amount of losses incurred, claimed and unclaimed.....	8,410 14
Amount of commissions and fees paid agents.....	1,926 22

HOWARD INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Incorporated and commenced business March 9, 1825; charter extended and amended and Company re-organized under the general act, October 25, 1864.]

SAM'L T. SKIDMORE, President. THEODORE KEELER, Secretary.

Attorney to accept service in Minnesota, C. J. MORTON, St. Paul.

Capital Stock of the Company paid up.....\$500,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$125,000 00
Loans on bond and mortgage (first liens).....	58,660 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$9,000 is in process of foreclosure).....	9,000 00
Interest due and unpaid on bond and mortgage loans.....	680 00
Interest accrued on bond and mortgage loans.....	1,058 42
Value of the lands mortgaged.....	\$158,000 00
Buildings (insured for \$29,000).....	78,000 00
Total value of mortgaged premises.....	\$226,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 6 per cent. bonds, 1881...	\$25,000 00	\$28,875 00
U. S. 5 per cent. bonds, 1881...	60,000 00	67,800 00
U. S. 6 per cent. bonds.....	150,000 00	172,125 00
New York State 7 per ct. bonds 1877.....	5,000 00	5,350 00
N. Y. city 6 per cent. bonds...	25,000 00	25,000 00
N. Y. city 7 per cent. bonds...	5,000 00	5,000 00
Kings Co. 6 per ct. bonds, 1884	25,000 00	25,000 00
Delaware and Hudson 7 per ct. bonds, 1884.....	7,000 00	7,700 00
Delaware & Hudson first mort- gage bonds, 1884.....	35,000 00	36,750 00
Delaware & Hudson first mort- gage bonds, 1891.....	15,000 00	15,750 00

INSURANCE COMMISSIONER.

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Metropolitan National Bank stk	10,000 00	12,600 00	
Phenix National Bank stock...	5,000 00	5,000 00	
American Exchange National Bank stock.....	14,700 00	16,200 00	
	<hr/>	<hr/>	
Total par and market value	\$381,700 00	\$422,650 00	
	<hr/>	<hr/>	\$422,650 00
Amount loaned on stock collateral (market value \$38,240)			24,800 00
Cash in the Company's principal office in currency.....		\$2,719 26	
Cash belonging to the company deposited in Phenix National Bank and Bank of Manhattan Company		20,880 48	
		<hr/>	
Total amount of cash items .....2.....			\$23,549 69
Interest due and accrued on stocks owned, not included in market value.....			4,657 86
Interest due and accrued on collateral loans.....			381 70
Premiums in due course of collection.....			16,806 16
All other property, viz.: Salvage on losses already paid, \$1,250; rents due and accrued, \$866.67; total.....			2,116 67
			<hr/>
Aggregate amount of all actual, available assets.....			\$688,698 50

Items not admitted as Assets.

Personal property.....	\$5,000 00
Individual balances.....	1,801 80
	<hr/>
Total....	\$6,801 80

II. LIABILITIES.

Losses adjusted and unpaid.....	\$3,147 88	
Losses unadjusted, including all reported and supposed losses.....	8,100 49	
	<hr/>	
Net amount of all unpaid losses and claims.....		\$11,248 32
Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$111,492 81	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	10,021 66	
Re-insurance, at 50 per cent. on inland navigation risks.....	875 00	
	<hr/>	
Amount required to safely re-insure all outstanding risks		121,888 97
All other demands against the Company, viz.: Balances due agents.....		174 88
		<hr/>
Total liabilities, except capital, and net surplus.....		\$133,912 12
Joint-stock capital paid up in cash.....		500,000 00
Surplus beyond capital.....		55,886 38
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus		\$688,698 50

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received..	\$267,118 58	\$1,450 00	
Deduct re-insurance, rebate and return premium.....	19,858 88	107 50	
Net cash received for prem's	\$247,755 20	\$1,342 50	
Interest received on bonds and mortgages.....			\$249,097 70
Interest and dividends received from all other sources....			4,019 17
Income from all other sources, viz.: Rent.....			24,104 84
			5,200 00
Aggregate income received during the year in cash....			\$282,421 71

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$73,476 74
Cash dividends actually paid.....	37,500 00
Paid for commission and brokerage.....	27,247 79
Salaries and other charges of officers, clerks and other employees.....	26,560 00
Amount paid for State, National and local taxes.....	10,600 94
All other payments, viz.: Printing, advertising and supplies, \$7,690.86; repairs to real estate, \$1,345.07; fire patrol and incidental expenses, \$1,599.94; other payments, \$9,447.40; total.....	20,083 27
Aggregate expenditures during the year in cash.....	\$195,468 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$27,585,649	\$197,419 87
Written during the year.....	32,258,715	267,118 58
Total.....	\$59,844,364	\$464,532 95
Deduct those expired and marked off as terminated.....	33,896,668	225,262 89
Gross amount in force at the end of the year	\$25,947,701	\$239,270 56
Deduct amount re-insured.....	671,788	3,758 85
Net amount in force.....	\$25,275,913	\$235,511 71
In force having not more than one year to run	\$23,829,020	\$222,984 68
Having more than one, and not more than three years to run	1,288,148	10,505 58
Having more than three years to run.....	158,750	2,021 55
Net amount in force December 31, 1873..	\$25,275,913	\$235,511 71

	Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$10,000	\$800 00
Written during the year.....	21,000	1,450 00
Total.....	\$31,000	\$2,250 00
Deduct those expired and marked off as terminated.....	21,000	1,500 00
Net amount in force.....	\$10,000	\$750 00

General Interrogatories.

Total premiums received from March 14, 1886, to date....	\$5,418,124 00
Total losses paid from March 14, 1886, to date.....	3,987,507 00
Total dividends declared since March 14, 1886.....	1,725,875 00
Total amount of losses incurred during the year.....	77,198 00
Total amount of the company's stock owned by the directors at par value.....	80,150 00
Total amount loaned officers and directors.....	1,000 00
Total amount loaned to stockholders who are not officers.	7,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken	\$8,550 00
Amount of premiums received.....	166 80
Amount of outstanding risks, in Minnesota, at end of year	8,550 00
Amount of commissions and fees paid agents.....	25 02
Amount of unearned premiums on outstanding risks.....	88 40

HUMBOLDT INSURANCE COMPANY.**NEW JERSEY.****Principal Office, Newark.****[Organized or incorporated March, 1870.]****Commenced business May 1, 1870.]****GEORGE BROWN, President.****E. F. HIGGINS, Secretary.****Attorney to accept service in Minnesota, Wm. S. Best, Minneapolis.****Capital stock of the Company paid up..... \$200,000**

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$19,000 00
Loans on bonds and mortgage (first liens).....	217,053 00
Interest accrued on bond and mortgage loans	5,675 21
Value of lands mortgaged.....	\$464,000 00
Buildings (insured for \$124,050).....	250,000 00
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Total value of mortgaged premises.....	\$714,000 00
Cash in the company's principal office in currency.....	\$1,524 56
Cash belonging to the company, deposited in Howard, Dime, Newark and First National Banks.....	85,606 14
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Total amount of cash items.....	87,130 70
Premiums in due course of collection.....	80,002 85
All other property, viz.: Rents due and accrued.....	750 00
<hr/>	
Aggregate amount of all actual, available assets	\$809,611 76

Items not admitted as Assets.

Office furniture.....	\$1,500 00
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,180 68
Losses resisted, including interest, costs and expenses.....	2,500 00
<hr/>	
Total amount of claims for losses.....	\$12,680 68
Deduct re-insurance and salvage claims thereon.....	8,250 00
<hr/>	
Net amount of all unpaid losses and claims.....	\$9,430 68
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$74,485 16
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	1,091 88
<hr/>	
Amount required to safely re-insure all outstanding risks..	75,577 04
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....	4,500 42
<hr/>	
Total liabilities, except capital and net surplus.....	\$89,508 09
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond capital.....	20,103 67
<hr/>	
Aggregate liabilities, including paid-up capital and net surplus.....	\$809,611 76

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$206,598 58
Deduct re-insurance, rebate and return pre- miums.....	28,788 27
<hr/>	
Net cash received for premiums (all fire).....	\$182,815 26

INSURANCE COMMISSIONER.

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Interest received on bonds and mortgages.....	13,896 48
Income from all other sources, viz.: Rent.....	1,500 00
Received for increased capital	\$50,000 00

Aggregate income received during the year in cash...	\$197,711 74
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$70,446 06
Cash dividends actually paid.....	15,250 00
Paid for commission and brokerage.....	84,459 75
Salaries and other charges of officers, clerks and other employees.....	15,904 99
Amount paid for State, National and local taxes.....	1,891 82

Aggregate expenditures during the year in cash.....	\$187,452 12
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V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$4,628,068	\$69,117 74
Written during the year.....	12,466,708	211,808 45
Total.....	\$17,094,771	280,921 19
Deduct those expired and marked off as terminated.....	7,016,069	126,744 46
Gross amount in force at end of year..	\$10,078,702	\$154,176 73
Deduct amount re-insured.....	145,770	8,022 64
Net amount in force.....	\$9,932,932	\$151,154 09
In force having not more than one year to run	\$9,771,682	\$148,970 82
Having more than one, and not more than three years to run.....	122,550	1,605 90
Having more than three years to run.....	88,750	577 87
Net amount in force December 31, 1878..	\$9,932,932	\$151,154 09

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$809,977 18
Total losses paid from organization to date.....	101,280 74
Total dividends declared since the company commenced business.....	18,505 00
Total amount of losses incurred during the year.....	70,560 57
Total amount of the company's stock owned by the directors, at par value.....	125,000 00
Total amount loaned to officers and directors.....	55,725 00
Total amount loaned to stockholders who are not officers..	81,800 00

INSURANCE COMPANY OF NORTH AMERICA.

PENNSYLVANIA.

Principal Office, Philadelphia.

[Incorporated, 1794.]

ARTHUR G. COFFIN, President.

MATTHIAS MARIS, Secretary.

Attorney to accept service in Minnesota, S. S. EATON, St. Paul, and all
agents of the Company.

I. CAPITAL.

Whole amount of joint-stock or guaranteed capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Real estate owned by the Company, unincumbered.....	\$85,000 00
Loans on bond and mortgage (first liens).....	676,190 00
Interest accrued on bond and mortgage loans.....	18,805 00
United States bonds owned by Co. (par value \$800,000)....	840,450 00
Other stocks and bonds owned by Co. (par value \$985,050)	972,500 00
Total, (par value, \$1,285,050).....	\$1,812,950 00
Loaned on collaterals	82,200 00
Cash belonging to the company deposited in bank....	490,248 04
Interest due and accrued on collateral loans.....	276 00
Gross premiums in due course of collection.....	267,756 80
Bills receivable, not matured, taken for marine and inland risks.....	418,079 16
Book balances due company.....	48,881 64
Salvage claims on losses paid.....	20,000 00
Aggregate amount of assets of the company at their actual value	\$3,807,881 64

III. LIABILITIES.

Net amount of unpaid losses	\$259,500 00
Re-insurance, at 50 per cent. on fire risks under one year.....	\$874,220 88

INSURANCE COMMISSIONER.

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Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	402,682 05	
Re-insurance on unexpired marine risks.....	412,970 87	
Amount required to safely re-insure all outstanding risks.		1,689,828 25
Amount reclaimable by the insured on perpetual fire risks,		821,728 58
Cash dividends to stockholders remaining unpaid.....		1,500 00
Due for taxes and assessments.....		80,000 00
Total liabilities, except stock.....	\$2,802,546 83	
Stock capital actually paid up in cash.....	500,000 00	
Surplus beyond capital.....	505,284 81	
Aggregate amount of liabilities, capital stock and surplus.....	\$3,807,831 64	

IV. INCOME.

	Fire.	Marine & Inland.	
Gross premiums received in cash.....	\$1,987,895 44	\$1,819,879 26	
Cash received on bills and notes taken for premiums.....		604,291 81	
Gross cash received for premiums.....	\$1,987,895 44	\$1,924,170 57	
Deduct re-insurance, rebate and return premiums	148,148 72	855,881 18	
Net cash received for premiums	\$1,844,251 72	\$1,568,289 44	\$3,412,541 16
Bills and notes for unpaid premiums.....		\$418,079 16	
Received for interest on bonds and mortgages			88,805 28
Interest and dividends on stocks and bonds and from all other sources			76,240 45
Deposit premiums (less five per cent.) for perpetual fire risks.....		\$20,288 84	
Aggregate amount of income received during the year in cash.....			\$3,522,586 89

V. EXPENDITURES.

	Fire.	Marine & Inland.	
Gross amount paid for losses..	\$1,450,616 71	\$1,687,665 84	
Deduct salvages and re-insurances.....	23,546 26	880,956 89	
Net amount paid during the year for losses.....	\$1,425,070 45	\$1,806,708 95	\$2,781,779 40
Paid or allowed for commissions or brokerage.....			460,648 61
Salaries, fees, and all other charges of officers, clerks, agents, etc.			75,500 00
Paid for State, National and local taxes.....			79,187 20
All other payments and expenditures, viz. : Agency charges			170,980 08
Deposit premiums returned on perpetual fire risks.....		\$12,041 24	
Aggregate amount of expenditures during the year in cash.....			\$3,518,040 24

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$1,745,333 00
Amount of premiums received.....	85,080 91
Amount of losses paid, including \$2,250, occurring prior to last statement.....	7,969 92
Amount of losses incurred, claimed and unclaimed.....	5,719 92
Amount of commissions and fees paid agents.....	5,764 95
Amount of unearned premiums on outstanding risks.....	20,500 00

MANHATTAN FIRE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized January 8, 1872; commenced business March 31, 1872.]

ANDREW J. SMITH, President.

JOHN H. BEDELL, Secretary.

Attorney to accept service in Minnesota, S. S. EATON, St. Paul.

Capital Stock of the Company paid up.....\$250,000

I. ASSETS.

Loans on bond and mortgage (first liens).....	143,588 00
Interest due and unpaid on bond and mortgage loans.....	837 35
Interest accrued on bond and mortgage loans.....	1,724 43

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 10-40 bonds.....	\$16,000 00	\$18,880 00	
U. S. Union Pacific bonds.....	100,000 00	114,500 00	
U. S. bonds, 1881.....	50,000 00	58,000 00	
Brooklyn City bonds.....	5,000 00	5,000 00	
South Carolina bonds.....	20,000 00	2,400 00	
Total par and market value	\$191,000 00	\$198,780 00	\$198,780 00
Amount loaned on stock collaterals, (market value \$71,285.00)			57,550 00
Cash belonging to the company deposited in Leather Manufacturers National Bank.....			84,189 13

INSURANCE COMMISSIONER.

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Interest due and accrued on stocks owned not included in market value.....	4,250 00
Interest due and accrued on collateral loans	527 37
Premiums in due course of collection.....	85,059 55
Bills receivable, not matured, taken for fire, marine and inland risks.....	6,844 78
All other property, viz. : Salvage on losses already paid...	3,700 00
Aggregate amount of all actual, available assets....	\$586,450 56

II. LIABILITIES.

Net amount of all unpaid losses and claims (unadjusted) ..	\$15,000 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$282,489 90
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	3,874 21
Amount required to safely re-insure all outstanding risks	286,864 11
Total liabilities, except capital and net surplus	\$251,864 11
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond capital.....	85,086 45
Aggregate liabilities, including paid-up capital and net surplus.....	\$586,450 56

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received..	\$686,594 16	\$52,710 81	
Deduct re-insurance, rebate and return premiums.....	45,683 99	15,397 92	
Net cash received for premiums	\$590,910 17	\$37,312 89	\$628,222 56
Interest received on bonds and mortgages.....			7,199 26
Interest and dividends received from all other sources....			12,570 00
Aggregate income received during the year in cash....			\$647,991 82

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	\$339,648 88	\$20,510 00	\$360,158 88
Cash dividends actually paid.....			25,000 00
Paid for commission and brokerage			100,641 02
Salaries and other charges of officers, clerks and other employees.....			32,000 00
Amount paid for State, National and local taxes.....			11,450 96
All other payments, viz. : Rent, postage, stationery, agency and traveling expenses, advertising, etc.....			38,728 90
Aggregate expenditures during the year in cash.....			\$562,979 76

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$21,765,562	\$295,983 65
Written during the year.....	49,713,269	590,910 27
Total.....	\$71,478,831	\$886,893 92
Deduct those expired and marked off as terminated	89,146,981	408,410 49
Gross amount in force at end of the year	\$82,331,850	\$488,483 43
Deduct amount re-insured.....	1,038,860	10,745 00
Net amount in force....	\$81,292,990	\$472,738 43
In force having not more than one year to run	\$28,005,814	\$464,979 85
Having more than one year and not more than three years to run.....	2,562,250	5,818 93
Having more than three years to run.....	724,926	1,989 65
Net amount in force December 31, 1873..	\$81,292,990	\$472,738 43
Written during the year.....	Inland Risks. \$3,887,495	Premiums. \$37,812 39
Deduct those expired and marked off during the year.....	3,887,495	37,812 39

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$979,868 27
Total losses paid from organization to date.....	454,425 84
Total dividends declared since the company commenced business.....	25,000 00
Total amount of losses incurred during the year.....	803,158 88
Total amount of the company's stock owned by the directors, at par value.....	78,900 00
Total amount loaned to officers and directors.....	5,000 00
Total amount loaned to stockholders who are not officers.	200 00
Amount deposited in various States and countries for the security of policy holders, deposited as follows—In the State of South Carolina, \$20,000; Virginia, \$12,500.....	32,500 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$395,517 00
Amount of premiums received.....	7,060 53
Amount of losses incurred, claimed and unclaimed.....	8,181 82
Number of agencies in the State.....	9

MECHANICS AND TRADERS FIRE INSURANCE CO.
NEW YORK.

Principal Office, New York City.

[Organized and commenced business April 18, 1858.]

JAMES R. LOTT, President. JOHN M. TOMPKINS, Secretary.

Attorney to accept service in Minnesota, S. C. GALE, Minneapolis.

Capital stock of the Company paid up..... \$200,000

I. ASSETS.

Loans on bond and mortgage (first liens)	\$326,900 00
Loans on bond and mortgage upon which more than one year's interest is due	5,000 00
Interest due and unpaid on bond and mortgage loans.....	850 00
Interest accrued on bond and mortgage loans.....	2,388 58
Total value of mortgaged premises (buildings insured for \$341,100).....	\$865,500 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 6 per cent. registered bonds, 1865.....	\$25,000 00	\$28,812 50	
U. S. 5-20 6 per cent. registered bonds, 1867.....	80,000 00	84,575 00	
U. S. 6 per cent. currency reg- istered bonds, 1867.....	25,000 00	28,500 00	
Total par and market value	\$80,000 00	\$91,887 50	\$91,887 50

Loans on Stock Collaterals.

	Par value.	Market value.	Amt. loaned.
U. S. Fire Insurance Co. stock.....	\$500 00	\$750 00	\$400 00
New York State Bounty bonds	8,000 00	8,090 00	1,240 68

California 7 per cent. gold bonds.....	7,000 00	7,700 00	6,600 00	
U. S. bonds, 1881.....	1,500 00	1,770 00	1,500 00	
U. S. 5-20 bonds.....	15,000 00	17,550 00	15,000 00	
Total amount.....	<u>\$27,000 00</u>	<u>\$30,860 00</u>	<u>\$24,740 68</u>	\$24,740 68
Cash in company's principal office in currency			\$6,965 98	
Cash belonging to company deposited in Oriental and Marine banks.....			75,151 61	
Total amount of cash items.....				82,117 54
Interest due and accrued on collateral loans.....				188 07
Premiums in due course of collection.....				25,335 80
Bills receivable, not matured, for fire and inland risks....				36,268 87
All other property, viz. : Salvages on losses already paid..				9,250 78
Aggregate amount of all actual, available assets.....				<u>\$604,277 77</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$26,668 44	
Losses resisted, including interest, costs and expenses.....	5,400 00	
Net amount of all unpaid losses and claims.....		\$32,068 44
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$100,682 80	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	156 15	
Re-insurance, at 50 per cent. on inland navigation risks.....	8,688 58	
Amount required to safely re-insure all outstanding risks.....		109,479 53
Rent due and accrued.....		500 00
All other demands against the company, viz. : commissions and other charges due and to become due to agents and brokers.....		1,531 75
Total liabilities, except capital and net surplus.....		<u>\$148,572 72</u>
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond capital.....		260,705 05
Aggregate liabilities, including paid-up capital and net surplus		<u>\$604,277 77</u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	\$256,782 59	\$96,091 70	
Deduct re-insurance, rebate and return premiums.....	8,888 26	6,840 21	
Net cash received for premiums.....	<u>\$248,444 33</u>	<u>\$89,751 49</u>	\$338,195 82
Premiums not paid in cash during the year ..		\$36,268 87	

INSURANCE COMMISSIONER.

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Interest received on bonds and mortgages.....	28,129 86
Interest and dividends received from all other sources....	6,181 94
Aggregate income received during the year in cash....	<u>\$367,457 62</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses..	\$98,991 04	\$97,848 88	
Deduct salvages and re-insur- ances.....	88 61	5,650 89	
Net amount paid for losses.	<u>\$98,907 48</u>	<u>\$92,192 99</u>	\$191,100 42
Cash dividends actually paid.....			40,000 00
Paid for commission and brokerage.....			36,668 99
Salaries and other charges of officers, clerks and other em- ployes.....			22,288 80
Amount paid for State, National and local taxes.....			4,086 42
All other payments, viz.: Patrol, and underwriters, \$1,- 515.92; rent, stationery, advertising and other expenses, \$7,202.50; total.....			8,718 42
Aggregate expenditures during the year in cash.....			<u>\$302,808 05</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December, of the preceding year.....	\$24,408,183	\$186,073 86
Written during the year.....	80,491,622	194,981 47
Total.....	<u>\$54,899,805</u>	<u>\$381,054 88</u>
Deduct those expired and those marked off as terminated.....	29,412,080	177,648 70
Gross amount in force at end of year..	<u>\$25,487,775</u>	<u>\$208,411 18</u>
Deduct amount re-insured.....	288,480	1,889 88
Net amount in force.....	<u>\$25,254,845</u>	<u>\$201,521 75</u>
In force having not more than one year to run	\$25,285,845	\$201,865 60
Having more than one, and not more than three years to run.....	18,500	156 15
Net amount in force December 31, 1878..	<u>\$25,254,845</u>	<u>\$201,521 75</u>

	Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$1,475,896	\$51,104 95
Written during the year.....	11,684,251	110,555 68
Total.....	<u>13,159,647</u>	<u>161,660 63</u>
Deduct those expired and marked off as terminated.....	12,781,618	144,898 47
Gross amount in force at end of year..	<u>\$428,029</u>	<u>\$17,267 16</u>

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$2,859,086 00
Total losses paid from organization to date.....	1,255,862 00
Total dividends declared since the company commenced business.....	588,000 00
Total amount of losses incurred during the year.....	154,377 00
Total amount of company's stock owned by the directors at par value.....	51,550 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$81,250 00
Amount of inland risks taken.....	17,866 66
Amount of premiums received.....	1,591 83
Amount of commissions and fees paid agents.....	108 18

MERCANTILE MUTUAL INSURANCE COMPANY.

NEW YORK.

Principal Office, New York.

[Incorporated April 12, 1842.]

ELWOOD WALTER, President. CLEMENT J. DESPARD, Secretary.

Attorney to accept service in Minnesota, S. S. EATON, St. Paul.

Capital stock of the Company.....\$500,000 00

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Bank of the Republic stock....	\$10,000 00	\$10,000 00
Bank of America stock.....	7,000 00	9,800 00
Bank of Commerce stock.....	10,000 00	11,400 00
Bank of New York stock.....	2,500 00	2,950 00
Bank of the State of New York stock....	10,000 00	11,000 00
Phenix Bank stock.....	1,000 00	1,000 00
Metropolitan Bank stock.....	5,000 00	6,200 00

INSURANCE COMMISSIONER.

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Mechanics Bank stock.....	10,000 00	11,500 00
Hanover Bank stock	10,000 00	10,200 00
Manhattan Bank stock.....	15,000 00	21,750 00
Continental Bank stock.....	12,000 00	9,000 00
Union Bank stock.....	1,000 00	1,800 00
St. Nicholas Bank stock.....	11,000 00	11,660 00
National Gallatin Bank stock..	6,700 00	8,576 00
Marine Bank stock.....	1,700 00	2,805 00
Park Bank stock.....	10,000 00	18,000 00
American Exchange Bank stock	10,200 00	11,016 00
Williamsburg Gas-Light Co. stock.....	16,850 00	24,525 00
Williamsburg Gas-Light Co. scrip.....	18,000 00	18,000 00
Coast Wrecking Co. stock.....	6,000 00	6,000 00
New York City 6 per cent (1887) stock.....	20,000 00	20,000 00
U. S. 5-20 6 per cent. (1865) stock... ..	18,000 00	14,820 00
Columbia, Chicago and Indian- apolis R. R. bond.....	1,000 00	890 00
Indianapolis and Vincennes R. R. bond.....	20,000 00	18,000 00

Total par and market value \$222,450 00 \$250,892 00

Loaned on stock collaterals, (market value \$86,880 00),...	250,892 00
Cash in the company's principal office and in bank....	22,400 00
Interest due and accrued on stocks owned, not included in market value.. ..	44,118 01
Interest due and accrued on collateral loans.....	4,270 50
Premiums in due course of collection.....	1,659 79
Bills receivable, not matured, for marine risks.....	318,638 88
Bills receivable, past due, for fire and marine risks.....	280,746 56
All other property, viz.: Salvage on losses already paid, \$28,512.27; due for re-insurances on losses paid, \$25,768; total.....	15,384 14
	54,280 27
Aggregate amount of all actual, available assets.....	\$986,887 15

Items not admitted as Assets.

Company's own stock..... \$15,500 00

II. LIABILITIES.

Losses adjusted and unpaid.....	\$8,997 00
Losses unadjusted, including all reported and supposed losses.....	44,068 00
Losses resisted, including interests, costs and expenses.....	9,000 00

Net amount of all unpaid losses and claims.....	\$62,065 00
Amount required to safely re-insure all outstanding risks..	246,940 98
Cash dividends unpaid, due or to become due.....	14,404 98
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....	4,984 07

Total liabilities, except capital and net surplus..... \$328,894 98

Joint-stock capital paid up in cash	500,000 00
Surplus beyond capital.....	158,492 22
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Aggregate liabilities, including paid-up capital and net surplus.....	\$986,887 15

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,722,210 02
Deduct re-insurance, rebate and return premiums.....	238,484 55
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Net cash received for premiums.....	\$1,483,725 47
Premiums not paid in cash during the year..	\$310,655 78
Interest and dividends received from all sources.....	22,336 07
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Aggregate income received during the year, in cash..	\$1,506,061 54

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,290,894 46
Deduct salvages and re-insurances.....	263,519 89
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Net amount paid for losses	\$1,027,374 57
Interest paid to stockholders.....	15,015 00
Paid for commission and brokerage.....	104,746 93
Salaries and other charges of officers, clerks and other employes.....	96,892 97
Amount paid for State, National and local taxes.....	30,051 01
All other payments.....	29,615 33
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Aggregate expenditures during the year, in cash.....	\$1,303,195 81

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$17,297,960	\$323,367 63
Written during the year.....	114,677,173	1,420,627 33
<hr/>		<hr/>
Total.....	\$131,885,133	\$1,743,994 96
Deduct those expired and marked off as terminated.....	121,602,145	1,497,054 03
<hr/>		<hr/>
Net amount in force December 31, 1873..	\$10,282,988	\$246,940 93

General Interrogatories.

Total premiums received from the organization of the company to date	\$38,904,312 05
Total losses paid from organization to date.....	25,978,148 38
Total dividends declared since 1857.....	1,259,608 28
Total amount of losses incurred during the year.....	1,290,894 46
Total amount of the Company's stock owned by the directors, at par value.....	110,100 00

INSURANCE COMMISSIONER.

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BUSINESS IN MINNESOTA, 1873.

Amount of inland risks taken.....	\$2,590,858 00
Amount of premiums received.....	18,053 53
Amount of losses incurred, claimed and unclaimed.....	16,812 14

MERCANTILE INSURANCE COMPANY.

OHIO.

Principal Office, Cleveland.

[Organized November, 1871; commenced business Dec. 23, 1871.]

WILLIAM J. GORDON, President. GEORGE A. TISDALE, Secretary.

Attorney to accept service in Minnesota, THOMAS DOWSE, Duluth.

Capital stock of the Company paid up..... \$200,000

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$119,400 00
Interest accrued on bond and mortgage loans.....	4,682 07
Value of the lands mortgaged.....	\$304,500 00
Buildings (insured for \$4,000).....	54,500 00
Total value of mortgaged premises.....	\$359,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 5-20 bonds.....	\$50,000 00	\$57,500 00
Ohio State bonds.....	23,615 88	25,000 00
Cleveland and Pittsburg Railroad Co. stock.....	20,000 00	17,150 00
N. Y. Central R. R. Co. stock..	10,000 00	10,000 00
Lake Shore & Michigan Southern Railroad Co. stock.....	5,000 00	4,000 00
Buffalo and Erie Railroad 7 per cent. bonds.....	14,000 00	14,000 00
Buffalo and State Line Railroad 7 per cent. bonds.....	1,500 00	
Total par and market value	\$124,115 88	\$127,650 00
		127,650 00

Amount loaned on stock collaterals, (market value \$30,600.00).....	\$20,000 00
Cash in the company's principal office in currency	\$5,667 98
Cash belonging to company deposited in E. B. Hale & Co., bankers, Society for Savings, and Citizens Savings and Loan Association	28,431 40
Total amount of cash items.....	34,099 38
Interest due and accrued on collateral loans.....	802 44
Premiums in due course of collection.....	7,676 01
Bills receivable, not matured, for fire and inland risks.....	34,868 90
Bills receivable, past due, for fire and inland risks.....	2 988 50
All other property, viz.: Salvage on losses already paid, \$6,500.00; due for re-insurance on losses paid, \$2,596.22; total.....	9,096 22
Aggregate amount of all actual, available assets.....	\$360,713 52

Items not admitted as Assets.

Office furniture.....	\$1,500 00
Open accounts,	2,618 34
Total.....	\$4,118 34

II. LIABILITIES.

Net amount of all unpaid losses and claims (unadjusted) ..	\$31,080 42
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$32,418 68
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	2,385 21
Re-insurance, at 50 per cent. on inland navigation risks.....	15,881 86
Amount required to safely re-insure all outstanding risks	50,635 25
Rent due and accrued.....	450 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers, \$1,364.01; balance of account, \$5,672.51; total.	7,086 52
Total liabilities, except capital and net surplus.....	\$89,202 19
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond capital	71,511 33
Aggregate liabilities, including paid-up capital and net surplus.....	\$360,713 52

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.	\$75,515 64	\$148,922 88	
Deduct re-insurance, rebate and return premiums.....	8,978 74	14,658 89	
Net cash received for premiums	\$66,536 90	\$129,264 44	
Premiums not paid in cash during the year..	\$36,291 06		\$195,801 34

INSURANCE COMMISSIONER.

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Interest received on bonds and mortgages.....	9,220 21
Interest and dividends received from all other sources....	8,900 76
Aggregate income received during the year in cash....	<u>\$218,922 31</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses ..	\$12,428 88	\$114,809 91	
Deduct salvage and reinsurances .....	.....,	18,029 97	
Net amount paid for losses.	<u>\$12,428 88</u>	<u>\$101,280 14</u>	
			<u>\$113,708 97</u>
Cash dividends actually paid.....			20,000 00
Paid for commission and brokerage.....			14,870 50
Salaries and other charges of officers, clerks and other employees.....			11,490 81
Amount paid for State, National and local taxes.....			8,987 12
All other payments, viz.: Stationery, printing, rent and office expenses, \$4,298.70; agency expenses, \$2,878.55; total.....			<u>7,082 25</u>
Aggregate expenditures during the year in cash.....			<u>\$171,189 15</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$4,610,405	\$40,719 84
Written during the year.....	6,869,988	78,565 68
Total.....	<u>\$11,480,393</u>	<u>\$128,285 52</u>
Deduct those expired and marked off as terminated.....	5,907,085	58,562 58
Gross amount in force at end of the year	<u>\$5,573,308</u>	<u>\$69,722 99</u>
Deduct amount re-insured.....	58,510	1,106 76
Net amount in force.....	<u>\$5,519,848</u>	<u>\$68,616 23</u>
In force having not more than one year to run,	\$5,285,885	\$64,837 37
Having more than one, and not more than three years to run.....	248,263	3,246 86
Having more than three years to run.....	35,700	532 50
Net amount in force, Dec. 31, 1878.....	<u>\$5,519,848</u>	<u>\$68,616 23</u>
	Marine Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$574,894	\$31,738 65
Written during the year.....	7,733,624	158,100 12
Total.....	<u>\$8,308,518</u>	<u>\$189,898 77</u>
Deduct those expired and marked off as terminated.....	7,796,018	155,774 80
Gross amount in force at end of year..	<u>\$512,500</u>	<u>\$34,128 97</u>
Deduct amount re-insured.....	84,250	2,861 25
Net amount in force.....	<u>\$478,250</u>	<u>\$31,762 72</u>

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$475,536 11
Total losses paid from organization to date.....	217,770 19
Total dividends declared since the company commenced business.....	30,000 00
Total amount of losses incurred during the year.....	96,362 88
Total amount of the company's stock owned by the directors at par value.....	128,000 00
Total amount loaned to officers and directors.....	85,400 00
Total amount loaned to stockholders who are not officers..	24,000 00

MINNESOTA FARMERS' MUTUAL FIRE INSURANCE ASSOCIATION.

Principal Office, Minneapolis, Minn.

Commenced business September 25, 1865.

J. Q. FARMER, President.

W. A NIMOCKS, Secretary.

I. ASSETS

Cash in principal office of the association in currency.....	\$110 99
Cash deposited by members of the association in National Banks to meet losses.....	76,882 26
Cash in hands of agents and in course of transmission....	6,028 61
Amount of promissory notes for the two per cent. deposit in banks, to secure payment of losses and the membership fees.....	74,328 44
Interest due and accrued, not paid.....	712 24
Office furniture and supplies.....	800 00
Total	<u>\$158,802 54</u>

II. LIABILITIES.

Claims for losses resisted.....	\$1,651 50
Amount of losses incurred during the year, including those claimed and not yet due, and including the probable amount of those reported but not acted upon.....	2,041 68
All other claims.....	5,798 70
Total amount of liabilities.....	<u>\$9,486 88</u>

INSURANCE COMMISSIONER.**167****III. INCOME.**

Whole amount of cash deposited during the year.....	\$64,598 08
Amount of interest on the deposit.....	4,869 80
Total income,.....	<u>\$68,962 88</u>

IV. EXPENDITURES.

Amount of losses paid during past year, which occurred prior to date of preceding statement.....	\$8,066 90
Amount of losses occurring subsequent to date of preceding statement.....	22,948 22
Amount of money returned on "certificates of deposit" to members of the association, the past year, who have sold their property and withdrawn from the association, thus terminating their policies.....	8,850 02
Amount of commissions and fees paid officers and agents.	21,245 92
Whole amount of all and any other expenses of the association.....	4,285 08
Total expenditures.....	<u>\$55,896 14</u>

V. MISCELLANEOUS.

Total risks taken during 1878.....	\$8,818,000 00
Whole outstanding risks Dec. 31, 1878.....	9,622,884 00
Total number of agents and other officers employed in the State.....	180

NOTE.—This Company is exempt from the main requirements of the insurance laws of the State; also from the supervision of this department.

NATIONAL FIRE INSURANCE COMPANY.**CONNECTICUT.**

Principal Office, Hartford.

[Organized Nov. 27, 1871; commenced business Dec. 1, 1871.]

MARK HOWARD, President.

JAMES NICHOLS, Secretary.

Attorney to accept service in Minnesota, H. L. Moss, St. Paul.

Capital stock of the Company paid up..... \$500,000

I. ASSETS.

Loans on bond and mortgage (first liens)	\$260,500 00
Interest due and unpaid on bond and mortgage loans.....	125 00
Interest accrued on bond and mortgage loans.....	5,375 00
Value of lands mortgaged.....	\$518,784
Buildings (insured for \$192,767).....	382,226
Total value of mortgaged premises.....	<u>\$846,010</u>

Stocks, Bonds, etc., owned by the Company.

	Par Value	Market Value.	
Connecticut State bonds.....	\$10,000 00	\$10,000 00	
Hartford Town bonds.....	10,000 00	9,700 00	
Hartford City bonds.....	51,000 00	50,170 00	
Portland City bonds.....	10,000 00	9,500 00	
Hartford, Providence and Fish-kill R. R. 1st mortgage bonds	25,000 00	23,750 00	
Harlem River and Port Chester R. R. 1st mortgage bonds....	25,000 00	25,000 00	
New York, New Haven & Hartford R. R. Co. stock.....	30,000 00	36,600 00	
Pittsburg, Fort Wayne and Chicago stock.....	10,000 00	9,000 00	
New York Central and Hudson River stock.....	10,000 00	9,800 00	
Lake Shore & Michigan Southern stock.....	10,000 00	7,600 00	
National Mechanics Banking Association, N. Y., stock.....	5,000 00	5,000 00	
Metropolitan National Bank stock, New York	10,000 00	12,500 00	
Central National Bank, N. Y., stock.....	5,000 00	3,250 00	
Farmers and Mechanics National Bank, Hartford, stock.....	20,000 00	26,000 00	
Charter Oak National Bank stock, Hartford.....	10,000 00	13,000 00	
Phoenix National Bank stock, Hartford.....	30,000 00	46,800 00	
Ætna National Bank, Hartford stock.....	21,500 00	26,875 00	
City National Bank, Hartford, stock.....	5,000 00	5,200 00	
Hartford National Bank stock, Hartford.....	30,000 00	46,800 00	
Mercantile National Bank, Hartford, stock.....	5,000 00	6,250 00	
National Exchange Bank, Hartford, stock.....	10,000 00	12,400 00	
National Bank of Republic, Boston, stock	7,500 00	9,525 00	
Boston National Bank stock...	7,000 00	8,540 00	
Merchants National Bank stock, St. Louis.....	5,000 00	4,250 00	
Merchants Bank stock.....	875 00	875 00	
Total par and market value	<u>\$362,875 00</u>	<u>\$418,885 00</u>	418,885 00

INSURANCE COMMISSIONER.

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Amount loaned on stock collaterals, (market value \$29,- 118.75)		28,323 00
Cash in the company's principal office in cur- rency.....	\$787 78	
Cash belonging to the company deposited in Hartford National and Charter Oak Banks	77,699 50	
Total amount of cash items.....		78,487 28
Interest due and accrued on stocks owned, not included in market value.....		5,792 50
Interest due and accrued on collateral loans.....		862 50
Premiums in due course of collection.....		38,000 00
Aggregate amount of all actual, available assets.....		\$831,850 28

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,853 82	
Losses unadjusted, including all reported and supposed losses....	19,116 67	
Losses resisted, including interests, costs and expenses.....	450 00	
Net amount of all unpaid losses and claims.....		\$22,420 49
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$172,462 11	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	46,669 79	
Amount required to safely re-insure all outstanding risks		219,131 90
Total liabilities, except capital and net surplus.....		\$241,552 89
Joint-stock capital paid up in cash.....		500,000 00
Surplus beyond capital.....		90,297 89
Aggregate liabilities, including paid-up capital and net surplus		\$831,850 28

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$448,941 78	
Deduct re-insurance, rebate and return pre- miums.....	36,563 88	
Net cash received for premiums (all fire).....		\$412,377 90
Interest received on bonds and mortgages.....		14,736 56
Interest and dividends received from all other sources....		36,829 62
Income from all other sources, viz.: Premium on coin.....		196 59
Aggregate income received during the year in cash...		\$464,140 67

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$215,840 33	
Deduct salvages and re-insurances.....	31 35	
Net amount paid for losses (all fire).....		\$215,808 98
Cash dividends actually paid.....		30,000 00
Paid for commission and brokerage.....		62,927 69

Salaries and other charges of officers, clerks, and other employes	24,048 69
Amount paid for State, National and local taxes	8,617 97
All other payments, viz.: Agency and incidental expenses, books, stationery, exchange, etc.	21,821 47
Aggregate expenditures during the year in cash.....	\$363,224 80

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$24,127,945	\$304,081 86
Written during the year.....	81,320,526	412,377 90
Total.....	\$55,448,471	\$716,459 76
Deduct those expired and marked off as terminated.....	26,801,757	298,293 51
Gross amount in force at end of year..	\$28,646,714	\$417,564 25
Deduct amount re-insured.....	155,568	1,900 23
Net amount in force at the end of the year.....	\$28,491,151	\$415,664 02
 In force having not more than <i>one</i> year to run	 \$23,518,298	 \$344,924 22
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	2,716,295	38,817 83
Having more than <i>three</i> years to run.....	2,256,558	32,421 97
Net amount in force December 31, 1873.	\$28,491,151	\$415,664 02

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$828,256 26
Total losses paid from organization to date.....	390,543 60
Total dividends declared since the Company commenced business.....	50,000 00
Total amount of losses incurred during the year.....	168,644 84
Total amount of the Company's stock owned by the directors, at par value.....	122,800 00
Total amount loaned to officers and directors	18,400 00
Total amount loaned to stockholders who are not officers.	9,473 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken	\$848,314 00
Amount of premiums received.....	13,657 90
Amount of outstanding risks, in Minnesota, at end of year,	799,250 00
Amount of losses paid	3,639 80
Amount of losses incurred, claimed and unclaimed.....	6,407 70
Number of agencies in the State.....	17
Amount of commissions and fees paid agents.....	2,989 80
Amount of unearned premiums on outstanding risks.....	6,361 20
Amount of interest money received on loans, State of Minnesota.....	2,890 00

NATIONAL FIRE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized and commenced business April 9, 1888.]

HENRY T. DROWNE, President.

HENRY H. HALL, Secretary.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

Capital stock of the company paid up..... \$200,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$2,000 00
Loans on bond and mortgage (first liens).....	200,000 00
Interest accrued on bond and mortgage loans.....	2,898 47
Total value of mortgaged premises.....	\$555,000 00

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned.
American Exchange National Bank stock.....	\$2,000 00	\$2,120 00	\$1,600 00
Bank of Commerce stock	600 00	672 00	2,000 00
Ninth National Bank stock.....	1,500 00	1,725 00	
Nassau Bank stock.....	600 00	600 00	
U. S. 6 per ct. bond, 1881	800 00	851 00	
Lenox Fire Ins. Co. stock.....	600 00	600 00	200 00
Fulton Bank, Brooklyn, stock.....	2,000 00	1,800 00	1,500 00
Mechanics Bank, Brooklyn, stock.....	1,500 00	2,400 00	4,000 00
Brooklyn Bank, Brooklyn, stock.....	1,000 00	1,600 00	
Fulton Bank, Brooklyn stock.....	1,700 00	1,580 00	
Importers and Traders National Bank stock..	1,000 00	1,750 00	625 00
U. S. 5-20 6 per cent. bonds, 1888.....	1,000 00	1,155 00	900 00
Delaware and Hudson Canal Co. stock.....	15,000 00	17,385 00	15,000 00

U. S. 10 40 5 per cent. bonds, 1904.....	1,000 00	1,181 25	950 00	
U. S. 5-20 6 per cent. bonds, 1884.....	500 00	575 00		} 1,500 00
U. S. 5-20 6 per cent. bonds, 1884.....	100 00	115 00		
Citizens Ins. Co. stock.	500 00	600 00		
Lenox Ins. Co. stock...	875 00	875 00		
Dry dock & E. B'dway & B. R. R. Co. stock.	2,100 00	1,785 00	1,500 00	
N. Y., Prov. & Bost. R. R. Co. pref. stock....	5,000 00	5,500 00		} 30,000 00
Del. & Baritan & C. & A. R. R. Co. stock...	10,000 00	11,600 00		
U. S. 5-20 6 per cent. bonds, 1887.....	10,000 00	11,525 00		
U. S. 5-20 6 per cent. bonds, 1882.....	5,000 00	5,675 00		
N. Y. Prov. and Boston R. R. Co. stock.....	5,000 00	5,500 00	5,000 00	
Richmond County bonds	6,500 00	6,275 00	5,000 00	
U. S. 5-20 6 per cent. bonds, 1884.....	1,000 00	1,147 50		} 4,000 00
U. S. 5-20 6 per cent. bonds, 1885.....	2,000 00	2,310 00		
U. S. 5-20 6 per cent. bonds, 1885.....	1,000 00	1,155 00		
St. Nicholas Ins. Co. stock.....	400 00	440 00	400 00	
Manhattan Ins. Co. stock.....	2,500 00	2,500 00	2,300 00	
<hr/>				
Total amount.....	\$82,275 00	\$92,746 75	\$76,475 00	
<hr/>				\$77,175 00
Cash in the company's principal office in cur- rency.....			\$6,210 79	
Cash belonging to the company, deposited in Manhattan Co. and New York Life Ins. and Trust Co.....			24,276 90	
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Total amount of cash items.....				30,487 69
Interest due and accrued on collateral loans.....				849 80
Premiums in due course of collection.....				8,740 47
All other property, viz.: New York Produce Exchange stock, \$200; accrued on open policies, \$250; total.....				450 00
<hr/>				
Aggregate amount of all actual, available assets.....				\$822,096 43

II. LIABILITIES.

Losses adjusted and unpaid.....	\$3,200 00	
Losses unadjusted, including all reported and supposed losses.....	3,000 00	
Losses resisted, including interest, costs and expenses	2,860 00	
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Net amount of all unpaid losses and claims.....		\$9,060 00

INSURANCE COMMISSIONER.

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Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$61,281 24	
Re-insurance, <i>pro rata</i> . on fire risks running more than one year.....	4,548 76	
Amount required to safely re-insure all outstanding risks..		65,830 00
Rent due and accrued.....		666 66
Total liabilities, except capital and net surplus.....		\$75,556 66
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond capital.....		46,589 77
Aggregate liabilities, including paid up capital and net surplus.....		\$322,096 43

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$178,085 11	
Deduct re-insurance, rebate and return premiums.....	16,818 84	
Net cash received for premiums (all fire).....		\$157,371 77
Interest received on bonds and mortgages		18,843 78
Interest and dividends received from all other sources....		3,637 10
Income from all other sources, viz. : Rent, \$72.41; interest on deposits, \$580.62; total.....		658 08
Aggregate income received during the year in cash...		\$175,505 63

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$182,088 45	
Deduct salvages and re-insurances.....	15,514 88	
Net amount paid for losses (all fire).....		\$166,573 57
Paid for commission and brokerage.....		20,283 57
Salaries and other charges of officers, clerks and other employes.....		18,458 17
Amount paid for State, National and local taxes.....		4,060 28
All other payments, viz. : Fire patrol, \$916.17; rent, \$4,000; agency expenses, \$16,807.98; total.....		21,224 15
Aggregate expenses during the year in cash.....		\$225,599 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$23,572,143	\$150,191 55
Written during the year.....	22,874,084	159,334 51
Total.....	\$45,946,227	\$309,526 06
Deduct those expired and marked off as terminated.....	26,855,574	178,059 59
Gross amount in force at the end of the year.....	\$19,590,653	\$181,466 47
Deduct amount re-insured.....	169,906	1,792 84
Net amount in force.....	\$19,420,747	\$129,673 63

In force having not more than <i>one</i> year to run,	\$18,831,522	\$122,562 49
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	589,225	7,111 14
Net amount in force December 31, 1878..	\$19,420,747	\$129,673 63

General Interrogatories.

Total premiums received from June 1, 1847, to date.....	\$1,919,631 54
Total losses paid from organization to date.....	989,675 70
Total dividends declared since the company commenced business.....	766,056 87
Total amount of losses incurred during the year.....	86,368 65
Total amount of the company's stock owned by the direc- tors, at par value.....	48,875 00
Total dividends declared payable in stock.....	50,000 00
Total amount loaned to officers and directors.....	16,500 00
Total amount loaned to stockholders who are not officers..	52,175 00

NIAGARA FIRE INSURANCE COMPANY

NEW YORK.

Principal Office, New York City.

[Organized and commenced business July 31, 1850.]

HENRY A. HOWE, President. PETER NOTMAN, Secretary.

**Attorney to accept service in Minnesota, J. H. WARD, St. Paul, and other
agents in the State.**

Capital stock of the Company paid up..... \$500,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$14,500 00
Loans on bond and mortgage (first liens).....	138,500 00
Interest due and unpaid on bond and mortgage loans.....	4,672 00
Value of the lands mortgaged.....	\$180,000 00
Buildings (insured for \$165,750).....	200,000 00
Total value of mortgaged premises.....	\$380,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 6 per ct. regi'd bonds 1881	183,000 00	154,280 00	
U. S. 5-20 registered bonds....	200,000 00	230,000 00	
U. S. 6 per cent. currency bonds	260,000 00	296,400 00	
U. S. 5-20 coupon bonds.....	38,000 00	43,100 00	
N. Y. city 7 per cent. bonds....	26,000 00	26,000 00	
Brooklyn City 7 per cent bonds	5,000 00	5,000 00	
Tennessee State 6 per ct. bonds	20,000 00	16,000 00	
Alabama State 8 per cent. bonds	10,000 00	9,000 00	
Total par and market value,	\$692,000 00	\$779,780 00	779,780 00
Amount loaned on stock collaterals, (market value \$801,- 100.00).....			288,300 00
Cash in company's principal office, in currency		\$1,200 00	
Cash belonging to the Company deposited in National Park and St. Nicholas Banks.....		18,821 00	
Total amount of cash items.....			15,021 00
Interest due and accrued on collateral loans.....			7,587 00
Premiums in due course of collection.....			107,901 00
Aggregate amount of all actual, available assets.....			\$1,801,221 00

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$67,905 00	
Losses resisted, including interest, costs and expenses.....	13,345 00	
Net amount of all unpaid losses and claims.....		\$81,250 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$300,288 42	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	91,261 80	
Amount required to safely re-insure all outstanding risks..		391,549 72
Cash dividends unpaid, due or to become due.....		827 00
Total liabilities, except capital and net surplus.....		\$473,626 72
Joint-stock capital paid up in cash.....		500,000 00
Surplus beyond capital.....		827,584 28
Aggregate liabilities, including paid-up capital and net surplus		\$1,801,211 00

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$848,013 08	
Deduct re-insurance, rebate and return pre- miums.....	80,186 96	
Net cash received from premiums (all fire).....		\$762,826 12
Interest received on bonds and mortgages.....		10,185 00
Interest and dividends received from all other sources....		57,928 91
Aggregate income received during the year in cash...		\$880,940 03

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$518,408 44	
Deduct salvages and re-insurance.....	12,219 65	
Net amount paid for losses (all fire).....		\$591,183 79
Cash dividends actually paid.....		49,297 50
Paid for commission and brokerage.....		106,899 45
Salaries and other charges of officers, clerks and other employees.....		40,851 58
Amount paid for State, National and local taxes.....		14,487 94
All other payments, viz.: Agency and traveling expenses, rent, stationery, supplies, etc.....		81,369 85
Aggregate expenditures during the year in cash.....		\$794,040 11

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$71,457,051	\$771,386 50
Written during the year.....	78,609,099	887,109 81
Total.....	\$145,066,150	\$1,608,496 31
Deduct those expired and marked off as terminated.....	79,422,098	826,765 04
Gross amount in force at end of year..	\$65,644,052	\$781,731 27
Deduct amount re-insured.....	776,736	6,183 89
Net amount in force.....	\$64,867,316	\$775,597 38
In force having not more than one year to run	\$50,178,425	\$600,576 83
Having more than one, and not more than three years to run.....	11,519,201	180,686 53
Having more than three years to run.....	3,169,690	44,834 02
Net amount in force, December 31, 1878.	\$64,867,316	\$775,597 38

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$7,865,408 00
Total losses paid from organization to date.....	4,290,475 00
Total dividends declared since the Company commenced business.....	1,194,000 00
Total amount of losses incurred during the year	385,733 00
Total amount of the Company's stock owned by the directors at par value.....	200,800 00
Total amount loaned to officers and directors.....	169,500 00
Total amount loaned to stockholders who are not officers.	179,500 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such States or countries. Deposited as follows: In the State of Tennessee, \$20,000, and Alabama \$10,000, in State bonds.....	80,000 00

INSURANCE COMMISSIONER.

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BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$678,500 00
Amount of premiums received.....	14,859 48
Amount of outstanding risks, in Minnesota, at end of year	569,684 00
Amount of losses paid, including \$1,392.13, occurring prior to last statement.....	9,822 50
Amount of losses incurred, claimed and unclaimed.....	8,799 77
Number of agencies in State.....	21
Amount of commissions and fees paid agents.....	\$2,228 92
Amount of unearned premiums on outstanding risks.....	10,818 02

NORTHWESTERN NATIONAL INSURANCE COMPANY.

WISCONSIN.

Principal Office, Milwaukee.

[Incorporated February 20 1869; commenced business July 1, 1869.]

ALEXANDER MITCHELL, President. FRANK H. WHIPP, Secretary.

Attorney to accept service in Minnesota, CHAS. ETHERIDGE, St. Paul.

Capital stock of the Company paid up..... \$300,000

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 bonds, 1867.....	\$17,000 00	\$20,815 00	
U. S. (6's) bonds, 1881.....	70,000 00	85,050 00	
U. S. (6's) currency bonds.....	70,000 00	80,500 00	
Milwaukee & St. Paul 1st mort- gage (8's) bonds.....	15,000 00	16,200 00	
Milwaukee city water bonds...	100,000 00	100,000 00	
Total par and market value	\$272,000 00	\$302,065 00	\$302,065 00
Cash in company's principal office in currency		\$7,786 65	
Cash belonging to the company deposited in Wisconsin Marine and Fire Insurance Com- pany Bank.....		124,018 06	
Total amount of cash items.....			131,754 71

Interest due and accrued on stocks owned, not included in market value.....	5,550 00
Premiums in due course of collection.....	38,006 10
Bills receivable, not matured, for fire and inland risks....	25,992 33
Bills receivable, past due, for fire and inland risks.....	1,844 50
All other property, viz.: Salvage on losses already paid, \$5,095; due for re-insurances on losses paid, \$11,211.28; total.....	16,806 28
Aggregate amount of all actual, available assets.....	<u>\$521,518 92</u>

Items not admitted as Assets.

Office furniture.....	\$2,500 00
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$1,570 34
Losses unadjusted, including all reported and supposed losses.....	30,128 48
Losses resisted, including interest, costs and expenses	6,050 00
Total amount of claims for losses.....	<u>\$37,748 77</u>
Deduct re-insurance and salvage claims thereon.....	2,080 00
Net amount of all unpaid losses and claims (unadjusted)	<u>\$35,668 77</u>
Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$97,199 32
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	7,804 80
Re-insurance, at 50 per cent. on inland navigation risks.....	6,762 50
Amount required to safely re-insure all outstanding risks..	111,266 62
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....	2,900 00
Total liabilities, except capital and net surplus.....	<u>\$149,835 39</u>
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond capital.....	71,683 53
Aggregate liabilities, including paid-up capital and net surplus	<u>\$521,518 92</u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received..	\$326,765 08	\$179,741 73	
Deduct re-insurance, rebate and return premiums.....	35,610 24	38,532 17	
Net cash received for premiums	<u>\$291,154 79</u>	<u>\$146,209 56</u>	\$437,364 35
Premiums not paid in cash during the year...		\$27,836 83	
Interest and dividends received from all sources.....		14,601 42	
Aggregate income received during the year in cash...			<u>\$451,965 77</u>

INSURANCE COMMISSIONER.

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IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses...	\$186,882 12	\$104,846 18	
Deduct salvages and re-insurances.....	590 82	27,724 22	
Net amount paid for losses	\$186,291 80	\$76,621 96	
			\$212,918 26
Paid for commission and brokerage.....			51,267 19
Salaries and other charges of officers, clerks and other employees.....			21,964 48
Amount paid for State, National and local taxes.....			8,154 84
All other payments, viz. : Rent, office and agency expenses, stationery, postage and advertising.....			21,410 66
Aggregate expenditures during the year in cash.....			\$315,709 93

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$6,842,778	\$119,781 71
Written during the year.....	16,926,106	826,765 03
Total.....	\$28,768,879	\$446,546 74
Deduct those expired and marked off as terminated.....	12,128,997	238,835 27
Gross amount in force at the end of the year	\$11,644,882	\$207,711 47
Deduct amount re-insured.....	51,200	1,068 74
Net amount in force.....	\$11,593,682	\$206,647 73
In force having not more than one year to run	\$10,618,021	\$194,898 64
Having more than one, and not more than three years to run.....	502,834	6,120 80
Having more than three years to run.....	472,827	6,128 29
Net amount in force December 31, 1873..	\$11,593,682	\$206,647 73
	Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$262,800	\$14,960 00
Written during the year.....	18,501,324	179,741 73
Total.....	18,764,124	193,801 73
Deduct those expired and marked off as terminated.....	18,551,924	178,656 73
Gross amount in force at end of year..	\$212,200	\$15,145 00
Deduct amount re-insured.....	19,000	1,620 00
Net amount in force.....	\$193,200	\$13,525 00

General Interrogatories.

Total premiums received from the re-organization of the Company to date.....	\$1,167,046 73
Total losses paid from organization to date.....	668,988 87
Total amount of losses incurred during the year.....	285,661 91
Total amount of the company's stock owned by the directors at par value.....	179,200 00
Total dividends declared payable in stock.....	102,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$781,815 00
Amount of inland risks taken.....	786,826 00
Amount of premiums received	28,267 65
Amount of outstanding risks in Minnesota, at end of year.	560,867 00
Amount of losses paid, including \$805.95, occurring prior to last statement.....	18,474 91
Amount of losses incurred, claimed and unclaimed.....	18,568 96
Number of agencies in State.....	15
Amount of commissions and fees paid agents.....	\$3,223 91
Amount of unearned premiums on outstanding risks.	14,497 84

ORIENT FIRE INSURANCE COMPANY.

CONNECTICUT.

Principal Office, Hartford.

[Incorporated June 28, 1867; commenced business January, 1872.]

CHARLES T. WEBSTER, President. GEORGE W. LESTER, Secretary.

Attorney to accept service in Minnesota, JAMES H. WEED, St. Paul, and all other agents.

Capital stock of the Company paid up..... \$350,000

I. ASSETS.

Loans on bonds and mortgage (first liens).....	\$161,820 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$10,000 is in process of foreclosure)	10,000 00
Interest due on bond and mortgage loans.....	1,848 44
Interest accrued on bond and mortgage loans	8,719 04
Total value of mortgaged premises (buildings insured for \$160,500).....	\$582,740 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
American National Bank, Hartford stock.....	\$10,000 00	\$12,000 00	
Ætna National Bank, Hartford stock.....	10,000 00	12,800 00	
Charter Oak National Bank, Hartford stock.....	10,000 00	12,500 00	
Farmers and Mechanics National Bank, Hartford, stock.....	10,000 00	12,800 00	
Hartford National Bank, Hartford, stock.....	15,000 00	23,400 00	
City National Bank, Hartford, stock.....	8,500 00	8,675 00	
Mercantile National Bank, Hartford, stock.....	10,000 00	12,000 00	
Phoenix National Bank, Hartford stock.....	5,000 00	7,550 00	
First National Bank, Hartford, stock.....	4,800 00	6,624 00	
National Exchange Bank, Hartford, stock.....	800 00	960 00	
Metropolitan National Bank, New York, stock.....	10,000 00	12,500 00	
Michigan Central Railroad Co. stock.....	23,700 00	18,867 50	
Lake Shore and Michigan Southern Railroad Co. stock.....	20,000 00	15,500 00	
Albany and Susquehanna Railroad Co. stock.....	10,000 00	9,000 00	
Cleveland and Pittsburg Railroad Co. stock.....	20,000 00	17,200 00	
New York, New Haven and Hartford R. R. Co. stock.....	34,700 00	42,334 00	
Indiana Central Railroad Co. 10 per cent. bonds.....	10,000 00	10,000 00	
Indianapolis & Cincinnati Railroad Co. 7 per cent. bonds...	11,000 00	9,900 00	
Hartford, Prov. and Fish. R. R. Co. 7 per cent. bonds.....	20,000 00	19,000 00	
West Middle School District, Hartford, bonds... ..	10,000 00	10,000 00	
Total par and market value..	\$248,500 00	\$267,610 50	\$267,610 50
Amount loaned on stock collaterals (market value \$208,532)			127,720 29
Cash in the company's principal office in currency.....		\$3,754 22	
Cash belonging to the company, deposited in American National Banks.....		34,499 65	
Total amount of cash items.....			38,253 87
Interest due and accrued on stocks owned, not included in market value.....			3,324 17
Interest due and accrued on collateral loans.....			3,836 81
Premiums in due course of collection.....			42,605 41
Aggregate amount of all actual, available assets			\$660,233 43

Items not admitted as Assets.

Cash balance on book due from agents..... \$11,825 69

II. LIABILITIES.

Net amount of all unpaid losses and claims..... \$28,730 85
 Re-insurance, at 50 per cent. of premiums on
 fire risks under one year..... \$179,935 60
 Re-insurance, *pro rata*, on fire risks running
 more than one year..... 37,617 14

Amount required to safely re-insure all outstanding risks.. 217,552 74
 All other demands against the company, viz.: Commissions
 and other charges due and to become due to agents and
 brokers..... 12,781 62

Total liabilities, except capital and net surplus..... \$259,065 21
 Joint-stock capital paid up in cash..... 350,000 00
 Surplus beyond capital as regards policyholders..... 51,168 22

Aggregate liabilities, including paid-up capital and net
 surplus..... \$660,233 43

III. INCOME DURING THE YEAR.

Gross cash premiums received..... \$458,926 25
 Deduct re-insurance, rebate and return pre-
 miums..... 40,188 89

Net cash received for premiums (all fire)..... \$418,737 36
 Interest and dividends received from all sources..... 42,009 00

Aggregate income received during the year in cash... \$460,746 36

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)..... \$246,325 74
 Paid for commission and brokerage..... 63,579 91
 Salaries and other charges of officers, clerks and other
 employes..... 22,837 38
 Amount paid for State, National and local taxes..... 9,797 95
 All other payments, viz.: General expense account and
 expenses at agencies..... 23,210 29

Aggregate expenditures during the year in cash..... \$365,751 27

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,254,006	\$281,566 69
Written during the year.....	30,702,889	458,926 25
Total.....	\$49,956,845	740,492 94
Deduct those expired and marked off as terminated and re-insured.....	23,884,623	324,769 52
Net amount in force.....	\$26,121,723	\$415,723 42

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In force having not more than <i>one</i> year to run	\$21,882,101	\$362,194 38
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	2,749,387	83,145 72
Having more than <i>three</i> years to run.....	1,489,735	20,388 87
Net amount in force December 31, 1873..	\$26,121,723	\$415,723 42

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$798,051 51
Total losses paid from organization to date.....	442,899 42
Total amount of losses incurred during the year.....	194,944 91
Total amount of the company's stock owned by the directors, at par value.....	94,250 00
Total amount loaned to officers and directors.....	51,580 00
Total amount loaned to stockholders who are not officers..	91,810 29

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$467,933 00
Amount of premiums received.....	9,514 34
Amount of outstanding risks, in Minnesota, at end of year,	450,000 00
Amount of Losses paid.....	4,025 60
Amount of losses incurred, claimed and unclaimed.....	4,917 25
Number of agencies in State.....	5
Amount of commissions and fees paid agents.....	1,486 15
Amount of unearned premiums on outstanding risks.....	9,500 00

ORIENT MUTUAL INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Commenced business March 1, 1858.]

EUGENE DUTILH, President.

CHALES IRVING, Secretary.

Attorney to accept service in Minnesota, GEO. SPENCER, Duluth.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. (5's) bonds, 1874.....	\$15,000 00	\$16,500 00

U. S. 5-20 bonds, 1865.....	80,000 00	92,600 00
U. S. 5-20 bonds, 1867.....	65,000 00	75,400 00
U. S. 5-20 bonds, 1868.....	10,000 00	11,550 00
U. S. currency (6's) bonds.....	45,000 00	51,800 00
U. S. 10-40 bonds.....	311,000 00	346,890 00
Illinois State bonds.....	10,000 00	10,000 00
Missouri State bonds.....	4,000 00	3,600 00
South Carolina State bonds....	20,000 00	4,600 00
Alabama State bonds.....	10,000 00	3,000 00
Phenix National Bank stock...	20,000 00	20,000 00
West India and Panama Tele- graph Co. stock.....	5,000 00	4,698 58
N. Y. Mutual Ins. Co. Scrip....	3,660 00	2,562 00
Union Mutual Insurance scrip..	6,400 00	4,182 00
Atlantic Mutual Insurance scrip	10,400 00	9,464 00
Total par and market value	\$615,460 00	\$655,796 58

\$655,796 58

Loans on Stock Collaterals.

	Par value.	Market value.	Amt. loaned.
U. S. 5-20 bonds.....	\$3,000 00	\$3,240 00	\$7,000 00
U. S. (6's) bonds, 1881..	5,000 00	5,500 00	
Total amount.....	\$8,000 00	\$8,740 00	\$7,000 00

\$7,000 00

Cash deposited in Phenix and Merchants National Banks, New York, and with Kleinwart, Cohen & Co., London..	322,773 65
Interest due and accrued on stocks owned, not included in market value.....	8,584 26
Premiums in due course of collection.....	221,545 67
Bills receivable, not matured, for marine and inland risks	164,829 35
Bills receivable past due, for marine and inland risks.....	10,422 01
All other property, viz.: Salvages on losses already paid, \$58,000; due for re-insurances on losses paid, \$9,956.84; total.....	67,956 84
Subscription notes in advance of premiums.....	495,148 36

Aggregate amount of all actual, available assets..... \$1,958,556 72

Items not admitted as Assets.

Company's own scrip.....	\$90,990 00
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II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$167,810 00
Losses resisted, including interest, costs and expenses.....	10,850 00

Total amount of claims for losses.....	\$187,660 00
Deduct re-insurance and salvage claims thereon.....	54,560 00

Net amount of all unpaid losses and claims..... \$133,100 00

INSURANCE COMMISSIONER.

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Amount required to safely re-insure all outstanding risks..	864,079 86
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise.	11,785 47
Principal unpaid on scrip ordered to be redeemed.....	1,269 00
Interest unpaid to scripholders, due or to become due.....	9,656 81
All other demands against the company, viz.: commissions and other charges due and to become due to agents and brokers.....	5,780 84
Total liabilities, except scrip and net surplus.....	\$525,571 98
Outstanding scrip.....	1,046,580 00
Surplus beyond scrip.....	881,404 74
Aggregate liabilities, including scrip and net surplus..	\$1,953,556 72

III. INCOME DURING THE YEAR.

	Marine and Inland.
Gross cash premiums received.....	\$1,725,114 80
Deduct re-insurance, rebate and return premiums.....	290,080 36
Net cash received for premiums.....	\$1,485,034 44
Interest and dividends received from all other sources....	48,039 76
Aggregate income received during the year in cash....	\$1,478,074 20

IV. EXPENDITURES DURING THE YEAR.

	Marine and Inland.
Gross amount paid for losses.....	\$1,479,881 87
Deduct salvages and re-insurances.....	244,617 81
Net amount paid for losses.....	\$1,235,213 56
Interest paid to scripholders.....	61,064 60
Scrip redeemed in cash.....	69,495 00
Paid for commission and brokerage.....	89,418 40
Salaries and other charges of officers, clerks and other employees.....	65,100 00
Amount paid for State, National and local taxes.....	12,298 91
All other payments, viz.: rent, advertising and stationery	26,679 83
Aggregate expenditures during the year in cash.....	\$1,558,669 80

V. MISCELLANEOUS.

Risks and Premiums.

	Marine & Inland Risks.	Premiums.
In force on the 31st day of December, of the preceding year.....	\$20,600,488	\$884,631 56
Written during the year.....	147,412,024	1,830,214 97
Total.....	\$168,012,512	\$2,164,828 53
Deduct those expired and those marked off as terminated.....	142,185,484	1,800,748 77
Gross amount in force at end of year..	\$25,877,079	\$364,079 86

BUSINESS IN MINNESOTA, 1873.

Amount of inland risks taken.....	265,080 00
Amount of premiums received.....	4,590 82
Amount of losses paid.....	19,279 25
Amount of losses incurred, claimed and unclaimed.....	19,279 25

PACIFIC MUTUAL INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized January 6, 1855.]

JOHN K. MYERS, President. THOMAS HALE, Secretary.

Attorney to accept service in Minnesota, C. H. GRAVES & Co., Duluth.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 10-40 coupon bonds.....	\$8,000 00	\$9,040 00	
U.S. 10-40 registered bonds....	200,000 00	222,500 00	
U.S. 5-20 registered bonds, 1865	100,000 00	115,000 00	
Brooklyn 7 per cent. certificates of indebtedness.....	20,000 00	20,000 00	
Del. and Hudson Canal Co. 1st mortgage bonds.....	10,000 00	10,000 00	
Bank of the Metropolis stock..	5,000 00	4,500 00	
Bank of North America stock..	8,500 00	7,650 00	
Central National Bank stock..	10,000 00	6,500 00	
Coast Wrecking Co. stock.....	7,500 00	7,500 00	
Del. & Hudson Canal Co. stock	26,800 00	31,088 00	
International Ocean Telegraph Co. stock.....	2,500 00	2,500 00	
Del. Mu. Safety Ins. Co. scrip.	9,120 00	5,844 95	
Total par and market value	\$407,420 00	\$442,122 95	\$442,122 95
Amount loaned on stock collaterals, (market value \$274,- 580.62)			214,150 00
Cash in company's principal office in currency		\$1,159 36	
Cash belonging to the company deposited in Banks		87,788 02	
Total amount of cash items.....			88,947 38

INSURANCE COMMISSIONER.

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Interest due and accrued on stocks owned not included in market value.....	4,772 78
Premiums in due course of collection.....	28,879 97
Bills receivable, not matured, for marine risks.....	102,094 78
Bills receivable, past due, for marine risks.....	11,992 26
All other property, viz.: Salvage on losses already paid, and due for re-insurances on losses paid, \$27,100; subscription notes, \$59,500; premium on gold, \$5,457.65; untermiated premiums on re-insurance risks, \$13,211.81; total.....	105,268 96
Aggregate amount of all actual, available assets....	\$998,229 08

II. LIABILITIES.

Net amount of all unpaid losses and claims.....	\$98,500 00
Amount required to safely re-insure all outstanding risks..	91,546 78
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise.....	41,709 42
Principal unpaid on scrip ordered to be redeemed.....	10,045 00
Interest unpaid to scripholders, due or to become due....	9,622 50
All other demands against the company, viz.: Return premiums, \$5,761.23; rebate, \$3,004.79; re-insurance, premium, \$1,996.24; total.....	10,762 26
Total liabilities...	\$262,185 96

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$805,886 16
Deduct re-insurance, rebate and return premiums.....	217,087 51
Net cash received for premiums.....	\$588,298 65
Premiums not paid in cash during the year ..	\$110,747 89
Interest and dividends received from all sources.....	32,045 50
Income from all other sources, viz.: Internal revenue stamps	84 26
Aggregate income received during the year in cash....	\$620,428 41

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$894,258 54
Deduct salvages and re-insurances.....	76,961 05
Net amount paid for losses.....	\$317,292 49
Interest paid to scrip holders.....	39,005 40
Scrip redeemed in cash.....	2,030 00
Paid for commission and brokerage.....	42,851 78
Salaries and other charges of officers, clerks and other employees.....	75,574 96
Amount paid for State, National and local taxes.....	8,210 20
All other payments, viz.: Interest balance, \$309.19; rent and office expenses, \$26,312.05; board of underwriters, \$2,858.66; total.....	29,479 90
Aggregate expenditures during the year in cash.....	\$514,444 68

V. MISCELLANEOUS.

Scrip.

Balance of scrip outstanding and deliverable to policy holders.....	\$678,590 00
Limit of scrip accumulation before any redemption.....	500,000 00

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$7,128,471	\$100,395 77
Written during the year.....	88,050,722	786,774 40
Total.....	\$90,174,193	\$887,170 17
Deduct those expired and marked off as terminated	84,402,995	745,623 89
Gross amount in force at end of the year	\$5,771,198	\$91,546 78
Deduct amount re-insured.....	580,604	18,211 81
Net amount in force December 31, 1878..	\$5,240,594	\$78,835 47

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$13,111,946 48
Total losses paid from organization to date.....	7,806,544 14
Total amount loaned to officers and directors.....	140,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of inland risks taken.....	\$811,637 00
Amount of premiums received.....	12,541 42
Amount of losses paid.....	28,086 51
Number of agencies in State.....	3
Amount of commissions and fees paid agents.....	1,254 98

PENN FIRE INSURANCE COMPANY.

PENNSYLVANIA.

Principal Office, Philadelphia.

[Organized and commenced business August 1, 1872.]

FIELDING L. WILLIAMS, President. J. R. WARNER, Secretary.

Attorney to accept service in Minnesota, CHAS. SHANDREW, St. Paul.

INSURANCE COMMISSIONER.

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Capital Stock of the Company paid up.....\$200,250

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$17,000 00
Loans on bond and mortgage (first liens).....	145,537 49
Interest accrued on bond and mortgage loans.....	5,048 81
Value of the lands mortgaged.....	\$275,000 00
Buildings (insured for \$9,500).....	94,800 00
Total value of mortgaged premises.....	\$869,300 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 bonds, 1867.....	\$15,000 00	\$47,212 50	
U. S. 5-20 bonds, 1865.....	20,000 00		
U. S. registered bonds, 1881...	5,000 00		
U. S. registered bonds, 1881...	25,000 00		
Pennsylvania R. R. first mortgage bonds.....	5,000 00	5,150 00	
Camden and Amboy first mortgage bonds.....	5,000 00	5,000 00	
Cleveland, Painesville and Ash-tabula R. R. bonds.....	12,000 00	12,000 00	
City of Cincinnati bonds.....	8,000 00	8,000 00	
Total par and market value	\$90,000 00	\$101,612 50	\$101,612 50
Amount loaned on stock collateral (market value \$24,825)			21,062 50
Cash in the Company's principal office in currency.....		\$13,619 66	
Cash belonging to the company deposited in Fidelity and Central National Banks.....		44,798 68	
Total amount of cash items		\$58,418 34	
Interest due and accrued on collateral loans and deposits..		858 24	
Premiums in due course of collection.....		61,699 37	
Bills receivable, not matured, for fire, marine and inland risks		100 00	
All other property, viz.: Rents due and accrued.....		768 88	
Aggregate amount of all actual, available assets.....		\$412,100 08	

Items not admitted as Assets.

Office furniture..... \$1,198 89

II. LIABILITIES.

Losses adjusted and unpaid.....	\$11,341 76
Losses unadjusted, including all reported and supposed losses.....	2,300 00
Total amount of claims for losses.....	\$13,641 76
Deduct re-insurance and salvage claims thereon.....	1,000 00
Net amount of all unpaid losses and claims.....	\$12,641 76

Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$158,261 99	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	6,535 98	
		<hr/>
Amount required to safely re-insure all outstanding risks		164,797 97
Rent and other miscellaneous expenses due and accrued...		450 00
All other demands against the Company, viz.: Commissions and other charges due and to become due to agents and brokers.....		9,254 90
		<hr/>
Total liabilities, except capital, and net surplus.....	\$187,144 63	
Joint-stock capital paid up in cash.....	200,250 00	
Surplus beyond capital.....	24,705 45	
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus		\$412,100 08

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$899,897 14	
Deduct re-insurance, rebate and return premiums.....	88,015 24	
		<hr/>
Net cash received for premiums (all fire) ..		\$861,881 90
Interest received on bonds and mortgages.....		5,241 31
Interest and dividends received from all other sources....		4,595 98
Income from all other sources, viz.: Rent.....		2,214 29
Received for increased capital.....	\$9,274 62	
		<hr/>
Aggregate income received during the year in cash....		\$873,933 48

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$136,568 19	
Cash dividends actually paid.....	8,267 72	
Paid for commission and brokerage.....	83,811 39	
Salaries and other charges of officers, clerks and other employees.....	12,227 35	
Amount paid for State, National and local taxes.....	9,113 06	
All other payments, viz.: Printing, advertising, traveling, and miscellaneous expenses.....	18,777 01	
		<hr/>
Aggregate expenditures during the year in cash.....		\$268,264 72

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$4,915,038	\$96,701 88
Written during the year.....	18,552,195	405,697 90
		<hr/>
Total.....	\$28,467,233	\$502,399 78
Deduct those expired and marked off as terminated.....	8,058,236	171,877 59
		<hr/>
Gross amount in force at the end of the year	\$15,408,997	\$331,022 19
Deduct amount re-insured.....	237,411	5,161 10
		<hr/>
Net amount in force.....	\$15,171,586	\$325,861 09

INSURANCE COMMISSIONER.

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In force having not more than <i>one</i> year to run	\$14,533,419	\$316,523 98
Having more than <i>one</i> , and not more than <i>three</i> years to run	425,837	6,073 11
Having more than <i>three</i> years to run.....	212,330	3,264 00
Net amount in force December 31, 1878..	\$15,171,586	\$325,861 09

General Interrogatories.

Total premiums received from the organization of the com- pany to date.....	\$440,489 82
Total losses paid from organization to date.....	187,398 13
Total dividends declared since the company commenced business.....	8,267 72
Total amount of losses incurred during the year.....	126,134 95
Total amount of company's stock owned by the directors at par value.....	63,500 00
Total amount loaned officers and directors.....	31,250 00
Total amount loaned to stockholders who are not officers.	108,099 98

PENNSYLVANIA FIRE INSURANCE COMPANY.

PENNSYLVANIA.

Principal Office, Philadelphia.

[Incorporated March, 1825; commenced business April, 1825.]

JOHN DEVEREUX, President. WILLIAM G. CROWELL, Secretary.

Attorney to accept service in Minnesota, S. S. EATON, St. Paul.

Capital stock of the company paid up.....\$400,000

I. ASSETS.

Real estate owned by the Company, unincumbered.....	\$60,000 00
Loans on bond and mortgage (first liens).....	463,457 00
Interest due and unpaid on bond and mortgage loans....	360 00
Interest accrued on bond and mortgage loans.....	7,753 17
Total value of mortgaged premises (build- ings insured for \$280,234).....	\$966,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
Philadelphia, Wilmington and Baltimore R. R. Co. stock....	\$12,500 00	\$14,000 00
Elmira & Williamsport loan....	25,000 00	24,250 00
Pennsylvania R. R. loan.....	11,000 00	11,220 00
Pennsylvania R. R. scrip stock,	18,270 00	12,891 00
Harrisburg, Mt. Joy, etc., loan,	20,000 00	19,000 00
North Pennsylvania R. R. loan,	80,000 00	80,000 00
Philadelphia & Erie R. R. loan,	25,000 00	22,500 00
West Jersey R. R. loan.....	10,000 00	10,125 00
American Steamship Co. loan..	15,000 00	10,500 00
United Canals & R. R. loan....	10,000 00	8,500 00
Camden & Amboy R. R. loan..	80,000 00	28,050 00
Lehigh Valley R. R. loan.....	80,000 00	28,800 00
Pennsylvania and New York Canal and R. R. loan (7's) ...	22,000 00	21,885 00
Philadelphia and Reading R. R. loan.....	20,000 00	20,500 00
Delaware Division Canal loan..	20,000 00	18,000 00
Chesapeake and Delaware Canal loan.....	10,000 00	8,700 00
Lehigh Coal & Navigation loan,	20,000 00	18,000 00
Lehigh Coal & Navigation loan,	20,000 00	18,200 00
Schuylkill Navigation Mortgage loan.....	12,000 00	8,400 00
Schuylkill Navigation stock....	8,000 00	6,240 00
Schuylkill Navigation stock....	600 00	144 00
Schuylkill Navigation stock....	100 00	12 00
Manayunk Gas Co. stock.....	1,000 00	1,000 00
Philadelphia City (6's) loan....	10,000 00	10,175 00
Philadelphia City (5's) loan....	6,000 00	5,100 00
Philadelphia City Warrants loan	9,818 00	9,696 00
Pittsburg City (7's) loan.....	86,000 00	86,000 00
Cincinnati City (6's) loan.....	5,000 00	4,750 00
Cincinnati City (6's) loan.....	7,000 00	6,650 00
Philadelphia National Bank stock.....	18,400 00	21,239 00

Total par and market value	\$452,688 00	\$488,977 00
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\$488,977 00

Loans on Stock Collaterals.

	Par value.	Market value.	Amt. loaned.
Philadelphia & Reading R. R. stock.....	\$50,000 00	\$55,250 00	\$40,000 00
Philadelphia & Reading R. R. stock.....	55,100 00	60,885 00	50,000 00
Lehigh Valley R. R. stock.....	17,500 00	20,650 00	16,000 00
Total amount....	\$122,600 00	\$136,785 00	\$106,000 00

106,000 00

Cash in the Company's principal office in cur- rency.....	\$1,857 78
Cash belonging to Company deposited in bank,	204,965 73

Total amount of cash items.....

206,823 51

INSURANCE COMMISSIONER.

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Interest due and accrued on stocks owned, not included in market value.....	4,218 35
Premiums in due course of collection.....	104,159 50
Aggregate amount of all actual, available assets.....	\$1,886,748 53

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$50,384 00
Losses resisted, including interests, costs and expenses.....	12,500 00
Net amount of all unpaid losses and claims.....	\$62,834 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$308,018 30
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	98,643 25
Amount required to safely re-insure all outstanding risks.	401,661 55
Amount reclaimable on perpetual fire policies.....	379,816 32
All other demands against the Company, viz.: Taxes and assessments, \$840; commissions and other charges due and to become due to agents and brokers, \$20,058.84; total	20,898 84
Total liabilities, except capital and net surplus.....	\$865,210 71
Joint-stock capital paid up in cash.....	400,000 00
Surplus beyond capital.....	121,587 82
Aggregate liabilities, including paid-up capital and net surplus.....	\$1,886,748 53

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$794,245 28
Deduct re-insurance, rebate and return premiums.....	66,978 74
Net cash received for premiums (all fire).....	\$727,271 54
Interest received on bonds and mortgages.....	28,554 87
Interest and dividends received from all other sources....	30,129 84
Income from all other sources, viz.: Rent, \$250; 5 per cent on return deposits, \$236.98; 5 per cent on perpetual fire losses paid, \$95.48; total.....	582 41
Deposit premium received on perpetual fire risks.....	\$19,285 97
Received on assessments to repair capital...	168,900 00
Aggregate income received during the year in cash....	\$786,538 66

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$521,872 96
Deduct salvages and re-insurances.....	8,060 18
Net amount paid for losses (all fire).....	\$518,312 78
Cash dividends actually paid..	682 50
Paid for commission and brokerage.....	161,648 88

Salaries and other charges of officers, clerks and other employes	12,949 91
Amount paid for State, National and local taxes	22,517 32
All other payments, viz.: Stationery, supplies, advertising, books, etc., \$11,580.84; surveys, \$868.46; total	12,894 36
Deposit premiums returned on perpetual fire risks....	\$22,458 05
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Aggregate amount of expenditures during the year in cash	\$728,506 75

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year	\$45,888,846	\$587,380 00
Written during the year	55,687,295	794,245 28
<hr/>		<hr/>
Total	\$101,520,641	\$1,381,626 18
Deduct those expired and marked off as terminated	58,065,172	626,282 56
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Gross amount in force at the end of the year	\$48,455,469	\$755,348 62
Deduct amount re-insured	567,687	8,900 46
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Net amount in force	\$47,887,782	\$746,448 16
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In force having not more than one year to run	\$40,081,896	\$652,799 86
Having more than one, and not more than three years to run	8,663,087	85,544 87
Having more than three years to run	4,148,849	58,098 43
Perpetual risks in force, and interest premiums	15,185,268	400,877 18
<hr/>		<hr/>
Net amount in force December 31, 1873..	\$68 028.045	\$1,147,820 34

General Interrogatories.

Total premiums received from the organization of the Company to date	\$4,160,674 00
Total losses paid from organization to date	8,772,194 00
Total dividends declared since the company commenced business	1,779,000 00
Total amount of losses paid during the year	827,684 00
Total amount of the company's stock owned by the directors, at par value	81,000 00

PEOPLES INSURANCE COMPANY
TENNESSEE.

Principal Office, Memphis.

[Organized March, 1867; commenced business April, 1867.]

WM. B. GREENLAW, President.

J. A. SIMMONS, Secretary.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

Capital stock of the Company paid up..... \$800,000 00

I. ASSETS.

Real estate owned by the company, unincumbered..... \$55,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Union and Planter Bank stock.	\$20,000 00	\$20,000 00	
Memphis Gas Light Co. stock.	8,200 00	8,200 00	
Memphis City bonds.....	5,000 00	8,000 00	
	<u>\$33,200 00</u>	<u>\$31,200 00</u>	\$31,200 00
Amount loaned on stock collaterals, (market value \$256,- 050.00)			196,897 49
Cash in the company's principal office, in currency.....		\$13,168 40	
Cash belonging to the company deposited in Union and Planters Bank.....		<u>75,066 92</u>	
Total amount of cash items.....			88,230 32
Interest due and accrued on stocks owned, not included in market value..			3,115 00
Interest due and accrued on collateral loans.....			2,443 84
Premiums in due course of collection.....			14,637 04
Bills receivable, not matured, for fire, marine and inland risks			200 00
All other property, viz.: Salvage on losses already paid, \$100; rents due and accrued, \$431.66;			<u>581 66</u>
Aggregate amount of all actual, available assets.....			\$892,255 35

Items not admitted as Assets.

Office furniture.....	\$1,500 00
Bills receivable.....	15,005 08
Total.....	<u>\$16,505 08</u>

II. LIABILITIES.

Net amount of all unpaid losses and claims (unadjusted)..	\$3,975 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$36,870 78
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	2,698 87
Amount required to safely re-insure all outstanding risks...	89,569 15
Salaries and other miscellaneous expenses due and accrued	470 57
All other demands against the company, viz.: All taxes and assessments, \$750; commissions and other charges due and to become due to agents and brokers, \$1,500; total	2,250 00
Total liabilities, except capital and net surplus.....	<u>\$46,264 72</u>
Joint-stock capital paid up in cash.....	800,000 00
Surplus beyond capital.....	45,990 63
Aggregate liabilities, including paid-up capital and net surplus.....	<u>\$892,255 35</u>

III. INCOME DURING THE YEAR.

	Fire.	Marine & Inland.	
Gross premiums received in cash.....	\$94,454 58	\$10,772 87	
Deduct re-insurance, rebate and return premiums	9,960 88	.....
Net cash received for premiums	<u>\$84,493 70</u>	<u>\$10,772 87</u>	\$95,266 57
Premiums not paid in cash during the year..		\$200 00	
Interest and dividends received from all sources.....			22,104 21
Income from all other sources, viz.: rent.....			4,946 62
Aggregate income received during the year, in cash..			<u>\$122,817 40</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine & Inland.	
Net amount paid for losses....	<u>\$9,984 64</u>	<u>\$8,068 81</u>	\$12,998 45
Cash dividends actually paid.....			24,000 00
Paid for commission and brokerage.....			8,087 77
Salaries and other charges of officers, clerks and other employees.....			19,275 30
Amount paid for State, National and local taxes.....			8,082 16
Aggregate expenditures during the year, in cash.....			<u>\$67,443 68</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$221,850	\$3,764 50
Written during the year.....	6,078,508	94,454 58
Total.....	\$6,300,358	\$98,219 08
Deduct those expired and marked off as terminated.....	1,238,841	18,334 45
Gross amount in force at end of year..	\$5,061,517	\$84,884 58
Deduct amount re-insured.....	208,394	8,322 77
Net amount in force....	\$4,853,123	\$81,561 81
In force having not more than <i>one</i> year to run	\$4,569,078	\$76,498 61
Having more than <i>one</i> year and not more than <i>three</i> years to run.....	289,045	5,063 20
Net amount in force December 31, 1873..	\$4,858,123	\$81,561 81

General Interrogatories.

Total premiums received from the organization of the company to date.	\$418,134 74
Total losses paid from organization to date.....	86,995 30
Total dividends declared since the company commenced business.....	48,000 00
Total amount of losses incurred during the year.....	16,978 45
Total amount of the Company's stock owned by the directors, at par value.....	75,000 00
Total dividends declared payable in stock notes.....	210,000 00
Total amount loaned to officers and directors.....	126,456 98
Total amount loaned to stockholders who are not officers.	45,720 80

PHENIX INSURANCE COMPANY.

NEW YORK.

Principal Office, Brooklyn.

[Organized and commenced business September 10, 1853.]

STEPHEN CROWELL, President. PHILANDER SHAW, Secretary.

Attorney to accept service in Minnesota,

J. H. WEED & Co., St. Paul, and other agents throughout the State.

Capital stock of the Company paid up..... \$1,000,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$225,000 00
Loans on bond and mortgage (first liens).....	316,025 00
Interest due and unpaid on bond and mortgage loans.....	8,090 50
Interest accrued on bond and mortgage loans.....	6,467 04
Value of the lands mortgaged.....	\$281,650 00
Buildings (insured for \$387,700).....	518,250 00

Total value of mortgaged premises..... \$794,900 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 5-20 bonds, 1862.....	\$10,000 00	\$11,362 50
U. S. 5-20 bonds, 1864.....	7,000 00	8,120 00
U. S. 5-20 bonds, 1865, May and November	47,000 00	54,520 00
U. S. 5-20 bonds, 1865, January and July.....	20,000 00	23,800 00
U.S. 5-20 bonds, 1867, registered	285,200 00	272,832 00
U. S. bonds, 1881.....	25,000 00	30,125 00
U. S. 10-40 bonds.....	77,000 00	85,566 25
U. S. bonds, currency 6's	80,000 00	84,275 00
Tennessee State bonds.....	45,000 00	36,450 00
Virginia State bonds (consols)	29,544 67	15,067 78
Virginia State bonds (deferred certificates).....	14,772 88	1,778 27
North Carolina State bonds....	10,000 00	8,000 00
South Carolina State bonds....	20,000 00	4,600 00
Alabama State bonds.....	10,000 00	9,550 00
Mississippi State bonds.....	20,000 00	16,811 40
Kings County bonds.....	32,000 00	32,000 00
Assessment Fund bonds.....	5,888 04	5,888 04
Nassau Gas-Light Co. certfic's	17,000 00	19,250 00
Peoples Gas-Light Co. bonds..	47,000 00	47,000 00
Nassau Gas-Light Co. stock...	20,000 00	24,000 00
Union Ferry Co. stock.....	6,500 00	9,750 00
Commercial Bank, Brooklyn, st'k	1,500 00	1,500 00
Houston (Texas) Railroad bonds	3,000 00	3,000 00

Total par and market value, \$788,355 04 \$749,691 24

749,691 24

Amount loaned on stock collaterals, (market value \$144,340.00).....

115,702 28

Cash in company's principal office, in currency \$524 17

Cash belonging to the Company deposited in Shoe and Leather, Nassau and City Banks, 301,016 08

Total amount of cash items..... 301,540 25

Interest due and accrued on stock owned, not included in market value..... 2,528 48

Interest due and accrued on collateral loans..... 2,095 10

Premiums in due course of collection..... 69,453 28

Bills receivable, not matured, for fire, marine and inland risks 133,572 68

Bill receivable, past due, for fire, marine and inland risks.. 9,877 62

All other property, viz.: Salvage on losses already paid, \$41,545; rents due and accrued, \$3,618.68; due for re-insurances on losses paid, \$11,750; wrecking pumps, \$17,000; total.....

73,908 68

Aggregate amount of all actual, available assets..... \$2,008,947 05

II. LIABILITIES.

Losses adjusted and unpaid.....	\$86,542 99	
Losses unadjusted, including all reported and supposed losses.....	112,745 06	
Losses resisted, including interest, costs and expenses.....	40,708 12	
	<hr/>	
Net amount of all unpaid losses and claims.....		\$189,996 17
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$486,065 69	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	100,172 80	
Re-insurance at 100 per cent. on marine risks	98,951 87	
	<hr/>	
Amount required to safely re-insure all outstanding risks..		680,190 86
All other demands against the company, viz. : Commissions and other charges due and to become due to agents and brokers, \$4,962.91; return premiums, \$589.28; total....		5,552 19
		<hr/>
Total liabilities, except capital and net surplus.....		\$825,788 72
Joint-stock capital paid up in cash.....		1,000,000 00
Surplus beyond capital.....		183,208 88
		<hr/>
Aggregate liabilities, including paid-up capital and net surplus.....		\$2,008,947 05

III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received..	\$1,422,267 85	\$680,595 61	
Deduct re-insurance, rebate and return premiums.....	160,580 22	280,710 77	
	<hr/>	<hr/>	
Net cash received from premiums.....	\$1,261,787 68	\$369,884 84	
	<hr/>	<hr/>	\$1,661,622 47
Premiums not paid in cash during the year..		\$138,572 68	
Interest received on bonds and mortgages.....		20,875 81	
Interest and dividends received from all other sources....		49,826 56	
Income from all other sources, viz. : Rent, \$7,500.80; wrecking pump earnings, \$1,774.70; premium on gold, \$8,692.09; total.....			12,967 68
			<hr/>
Aggregate income received during the year in cash...			\$1,744,782 12

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses..	\$751,805 86	\$514,028 50	
Deduct salvages and re-insurances.....		192,408 68	
	<hr/>	<hr/>	
Net amount paid for losses	\$751,805 86	\$321,619 82	
	<hr/>	<hr/>	\$1,073,425 68
Cash dividends actually paid.....		100,000 00	
Paid for commission and brokerage.....		228,581 90	
Salaries and other charges of officers, clerks and other employes.....			127,510 05

Amount paid for State, National and local taxes.....	32,928 00
All other payments, viz.: Interest on borrowed money, \$5,030.46; stationery, rent, postage, travelling, legal and other expenses, \$97,796.98; total.....	102 827 44
Aggregate expenditures during the year in cash.....	\$1,665,268 07

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$97,202,455	\$924,976 04
Written during the year.....	142,016,841	1,415,702 09
Total.....	\$238,219,296	\$2,340,678 13
Deduct those expired and marked off as ter- minated.....	138,948,151	1,265,074 78
Gross amount in force at end of year..	\$104,271,145	\$1,075,603 35
Deduct amount re-insured.....	1,218,182	16,180 37
Net amount in force.....	\$103,053,013	\$1,059,422 98
In force having not more than one year to run	\$86,405,275	\$872,131 36
Having more than one, and not more than three years to run.....	12,542,669	180,140 84
Having more than three years to run.....	4,105,069	57,150 75
Net amount in force, December 31, 1873.	\$103,053,013	\$1,059,422 98

	Marine and Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year....	\$8,834,328	\$100,724 92
Written during the year.....	43,801,157	618,605 24
Total.....	\$47,635,480	\$719,380 16
Deduct those expired and marked off as terminated.....	43,591,887	625,378 29
Gross amount in force at end of year..	\$4,044,093	\$93,951 87

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$17,166,029 82
Total losses paid from organization to date.....	9,848,341 71
Total dividends declared since the Company commenced business.....	1,214,000 00
Total amount of losses incurred during the year	922,835 80
Total amount of the Company's stock owned by the direc- tors at par value.....	206,000 00
Total amount loaned to officers and directors.....	94,227 28
Total amount loaned to stockholders who are not officers.	9,500 00
Amounts deposited in various States and countries, which, under the laws thereof, are held exclusively for the pro- tection of the policy holders of such States or countries. Deposited as follows: In the State of Tennessee, \$20,- 000; Alabama, \$10,000; South Carolina, \$20,000; Missis- sippi, \$20,000	70,000 00

INSURANCE COMMISSIONER.

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BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$773,560 00
Amount of inland risks taken.....	828,286 00
Amount of premiums received.....	29,950 87
Amount of outstanding risks, in Minnesota, at end of year	654,855 00
Amount of losses paid.....	23,128 39
Amount of losses incurred, claimed and unclaimed.....	23,128 39
Number of agencies in the State.....	12
Amount of commissions and fees paid agents.....	\$3,780 59
Amount of unearned premiums on outstanding risks.....	14,389 73

PHOENIX INSURANCE COMPANY

CONNECTICUT.

Principal Office, Hartford.

[Incorporated May 18, 1854; commenced business June, 1854.]

H. KELLOGG, President.

D. W. C. SKILTON, Secretary.

Attorney to accept service in Minnesota, J. H. WREED, & Co., St. Paul,
and all other agents throughout the State.

Capital stock of the Company paid up..... \$600,000

I. ASSETS.

Real estate owned by the Company, unincumbered.....	182,959 93
Loans on bond and mortgage (first liens)	12,500 00
Interest accrued on bond and mortgage loans.....	106 66
Value of lands mortgaged.....	\$15,000 00
Buildings (insured for \$4,000)	10,500 00
Total value of mortgaged premises.....	\$25,500 00

Stocks, Bonds, etc., owned by the Company.

	Par Value	Market Value.
U. S. 6's bonds, 1881.....	\$75,000 00	\$90,000 00
U. S. 5-20 bonds.....	25,000 00	28,500 00
Atlantic Dock Co. bonds.....	50,000 00	50,000 00
Tennessee State bonds.....	20,000 00	16,200 00
Alabama State bonds.....	50,000 00	32,500 00
South Carolina bonds.....	25,000 70	10,001 48

Hartford City bonds.....	10,000 00	10,000 00	
New Britain water bonds.....	10,000 00	10,850 00	
Detroit City bonds.....	50,000 00	51,000 00	
Cincinnati City bonds.....	50,000 00	52,500 00	
San Francisco bonds.....	48,500 00	50,925 00	
Hamilton County, Indiana, bonds	40,000 00	40,400 00	
Indianapolis and Cincinnati R. R. bonds.....	57,000 00	51,800 00	
Connecticut Western R. R. bonds.....	30,000 00	25,500 00	
Harlem River and Port Chester R. R. bonds.....	50,000 00	50,250 00	
Hartford National Bank stock, Farmers and Mechanics Nation- al Bank stock.....	100,000 00	158,000 00	
Mercantile National Bank stock	50,000 00	67,000 00	
City National Bank stock.....	50,000 00	62,500 00	
Ætna National Bank stock.....	20,000 00	21,400 00	
Phoenix National Bank stock,	20,000 00	25,000 00	
State Bank stock	30,000 00	48,000 00	
Connecticut River Bank stock.	15,000 00	18,000 00	
American National Bank stock,	5,000 00	6,500 00	
Hartford Trust Co, Bank stock,	25,000 00	31,250 00	
Metropolitan National Bank stock.....	25,000 00	29,000 00	
Merchants Exchange National Bank stock.....	10,000 00	18,000 00	
Manufacturers and Merchants Bank stock.....	10,000 00	9,000 00	
New Britain National Bank stock.....	10,000 00	9,000 00	
Waterbury National Bank stock	15,000 00	19,500 00	
Niagara District Bank stock...	10,700 00	14,980 00	
Fourth National Bank stock...	5,000 00	5,250 00	
Holyoke Water Power Co. stock.....	10,000 00	11,000 00	
New York, New Haven & Hart- ford R. R. Co. stock.....	10,000 00	20,000 00	
Rensselaer and Saratoga R. R. stock.....	40,000 00	50,800 00	
	20,000 00	20,200 00	
Total par and market value		\$1,071,208 70	\$1,208,806 48
			\$1,208,806 48

Loans on Stock Collaterals.

	Par Value.	Market Value.	Am't Loaned.	
Southern Minnesota R. R. bonds.....	\$50,000 00	\$35,000 00	\$35,000 00	35,000 00
Cash in the company's principal office in cur- rency.....			\$5,761 67	
Cash belonging to the company deposited in Hartford Bank and U. S. Trust Co.....			98,588 32	
Total amount of cash items.....				99,344 99
Interest due and accrued on collateral loans.....				989 80
Premiums in due course of collection.....				188,955 91
Aggregate amount of all actual, available assets.....				\$1,678,613 77

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$92,882 28	
Losses resisted, including interests, costs and expenses.....	18,100 00	
	<hr/>	
Net amount of all unpaid losses and claims.....		\$105,982 28
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$549,511 12	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	280,588 89	
	<hr/>	
Amount required to safely re-insure all outstanding risks		780,049 51
All other demands against the Company, viz.: Commissions and other charges due and to become due to agents and brokers.....		26,250 00
		<hr/>
Total liabilities, except capital and net surplus.....	\$912,881 79	
Joint-stock capital paid up in cash.....	600,000 00	
Surplus beyond capital.....	166,881 98	
	<hr/>	
Aggregate liabilities, including paid-up capital and net surplus		\$1,678,618 77

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,640,944 47	
Deduct re-insurance, rebate and return premiums.....	109,729 75	
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Net cash received for premiums (all fire).....	\$1,531,214 72	
Interest received on bonds and mortgages.....	1,471 16	
Interest and dividends received from all other sources....	80,536 79	
	<hr/>	
Aggregate income received during the year in cash...	\$1,613,222 67	

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$888,402 94	
Paid for commission and brokerage.....	227,999 44	
Salaries and other charges of officers, clerks, and other employes	58,865 88	
Amount paid for State, National and local taxes.....	40,009 56	
All other payments.....	129,046 28	
	<hr/>	
Aggregate expenditures during the year in cash.....	\$1,884,323 50	

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$132,892,967	\$1,569,810 46
Written during the year.....	105,958,722	1,581,214 72
	<hr/>	<hr/>
Total.....	\$238,846,689	\$3,101,025 18
Deduct those expired and marked off as terminated.....	125,412,802	1,540,926 16
	<hr/>	<hr/>
Net amount in force at the end of year	\$113,433,887	\$1,560,099 02

In force having not more than <i>one</i> year to run	\$78,504,099	\$1,099,022	24
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	26,041,825	885,761	88
Having more than <i>three</i> years to run.....	8,887,968	125,815	45
Net amount in force December 31, 1878.	\$113,488,887	\$1,560,099	62

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$14,828,513	24
Total losses paid from organization to date.....	9,526,219	07
Total dividends declared since the Company commenced business.....	1,180,000	00
Total amount of losses incurred during the year.....	715,022	52
Total amount of the Company's stock owned by the direc- tors, at par value.....	112,800	00
Amount deposited in various States and countries, which, under the laws thereof, are held exclusively for the pro- tection of the policy holders of such States or countries, deposited as follows: In the State of Tennessee. \$20,- 000; South Carolina, \$20,000; Oregon, \$50,000; Alabama, \$10,000; total.....	100,000	00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken	\$2,877,719	00
Amount of premiums received.....	47,378	26
Amount of outstanding risks, in Minnesota, at end of year,	1,941,100	00
Amount of losses paid	14,681	26
Amount of losses incurred, claimed and unclaimed.....	16,801	28
Number of agencies in the State.....		84
Amount of commissions and fees paid agents.....	\$7,105	98
Amount of unearned premiums on outstanding risks.....	29,146	10

SAINT LOUIS INSURANCE COMPANY.**MISSOURI.**

Principal Office, St. Louis.

[Incorporated January, 1887; commenced business April, 1887.]

J. B. SEMOINE, President.

JAMES D. HOUSEMAN, Secretary.

Attorney to accept service in Minnesota, CHAS. SHANDREW, St. Paul.

Paid up Capital Stock..... \$240,000

I. ASSETS

Value of unincumbered real estate owned.....	\$1,662 42
Market value of bonds and stocks owned, (par value \$220,000)	203,510 00
Cash on hand and in bank.	73,782 13
Cash in hands of agents and in course of transmission.....	4,690 61
Total gross assets, actual value.....	\$283,595 16

II. LIABILITIES.

Gross claims for losses adjusted and unpaid.....	\$9,862 14
Losses in process of adjustment, or in suspense.....	2,000 00
Total gross claims for losses	\$11,862 14
Amount required to safely re-insure all outstanding risks..	23,983 16
Cash dividends unpaid (unclaimed)	8,165 00
All other demands against the company.....	727 13
Total liabilities as to policy-holders.....	\$39,737 43
Paid up capital stock.....	240,000 00
Surplus beyond capital.....	8,857 73
Aggregate of all liabilities, including capital and surplus	\$283,595 16

III. INCOME FROM JANUARY 1 TO MARCH 5, 1874.

Cash premiums received—fire risks.....	\$8,430 57
Cash premiums received—marine, etc.....	4,412 51
Aggregate income for sixty-four days.....	12,842 08

IV. EXPENDITURES FROM JANUARY 1 TO MARCH 5, 1874.

Losses paid—fire.....	\$6,018 92
Losses paid—marine and inland.....	861 76
Commissions and brokerage.....	1,657 41
Salaries, fees and other charges.....	1,399 32
Taxes—national, state and local.....	2,980 80
Miscellaneous.....	1,088 50
Aggregate expenditures for sixty-four days.....	\$14,006 71
Total amount of outstanding risks March 5, 1874.....	\$2,307,454 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.
MINNESOTA.

Principal Office, Saint Paul.

[Organized and commenced business May, 1865.]

J. C. BURBANK, President. C. H. BIGELOW, Secretary.

Capital stock of the Company paid up..... \$400,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,815 64
Loans on bond and mortgage (first liens).....	121,819 39
Interest due and unpaid on bond and mortgage loans.....	3,055 47
Interest accrued on bond and mortgage loans.....	3,286 91
Value of the lands mortgaged.....	\$237,000 00
Buildings (insured for \$4,000).....	54,800 00
Total value of mortgaged premises.....	\$312,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
First National Bank, St. Peter, stock.....	\$1,500 00	\$1,770 00
First National Bank, St. Paul, stock.....	20,000 00	24,000 00
St. Paul & S. C. R. R. Co., 10 per cent. preferred stock.....	30,000 00	30,000 00
City of Minneapolis 12 per cent. bonds.....	1,500 00	1,500 00
City of St. Paul 12 per ct. bonds	500 00	496 75
Town of Detroit, Becker County, 12 per cent. bonds.....	3,800 00	3,800 00
County of Cass, 12 per ct. bonds	9,400 00	9,400 00
School District, Otter Tail Co. 12 per cent. bonds.....	1,000 00	1,000 00
School District, St. Cloud, 12 per cent. bonds.....	100 00	100 00
Total par and market value	\$67,800 00	\$72,066 75

72,066 75

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned.
First National Bank, St. Paul stock.....	\$70,500 00	\$91,650 00	\$78,800 00
Second National Bank St. Paul, stock....	12,500 00	16,270 00	11,900 00
Merchants Bank, St. Paul, stock.....	9,000 00	10,800 00	9,488 00
First Bank, Stillwa- ter, stock.....	12,000 00	14,400 00	12,000 00
First Bank, St. Peter, stock.....	6,000 00	7,200 00	4,700 00
First Bank, Red Wing stock.....	4,500 00	5,400 00	3,585 00
State Bank, Minneap- olis, stock.....	1,500 00	1,800 00	1,899 00
Citizens Bank, Man- kato, stock.....	8,000 00	6,000 00	1,064 00
St. Paul & S. C. R. R. Co. special land, s'k	142,900 00	107,225 00	61,117 84
St. Paul & S. C. R. R. Co. common, stock	87,000 00	108,200 00	61,584 00
St. Paul & S. C. R. R. Co., land bonds...	21,000 00	10,500 00	5,500 00
St. Paul, S. & T. F. R. R. Co., pref'd., stock	5,000 00	5,000 00	3,500 00
St. Paul, S. & T. F. R. R. Co., common stock	4,600 00	3,450 00	2,076 00
St. Paul, S. & T. F. R. Co., land bonds...	8,000 00	1,500 00	500 00
St. Croix Boom Cor- poration stock....	7,700 00	11,000 00	5,000 00
St. Cloud Bridge Co. stock.....	6,000 00	6,000 00	3,000 00
St. Paul Street R. R. Co. stock.....	9,500 00	9,500 00	6,000 00
Saint Paul Harvester Works stock.....	19,000 00	19,000 00	9,040 00
St. Paul Brick Manu- facturing Co. stock	1,000 00	1,000 00	280 00
St. Paul Manufactur- ing Co. stock.....	900 00	675 00	400 00
St. Croix R. R. and Imp. Co. stock....	11,000 00	8,250 00	6,256 00
American Express Co stock.....	250 00	187 00	100 00
Polk County bond...	2,500 00	2,500 00	2,825 00
Otter Tail Co. bond..	500 00	500 00	400 00
Ramsey County bond	1,000 00	900 00	504 00
Duluth City bond....	500 00	425 00	350 00
St. Paul City bond...	2,150 00	1,827 50	1,481 00

Total amount....	\$423,000 00	\$424,140 00	\$286,699 84
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\$286,699 84

Cash in the company's principal office in cur- rency	\$1,926 46
Cash belonging to company deposited in First National Bank.....	42,986 16

Total amount of cash items.....

44,862 62

Interest due and accrued on collateral loans.....	10,500 23
Premiums in due course of collection.....	74,425 90
All other property, viz.: Salvage on losses already paid, \$9,146 61; rents due and accrued, \$1,952.85; total.....	11,099 46

Aggregate amount of all actual, available assets.....	\$728,632 21
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Items not admitted as Assets.

Loan on company's own stock.....	\$840 00
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$6,834 10
Losses unadjusted, including all reported and supposed losses.....	25,777 12
Losses resisted, including interest costs, and expenses	8,730 00

Net amount of all unpaid losses and claims.....	\$35,819 22
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Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$167,150 07
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Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	57,553 19
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Re-insurance, at 50 per cent. on inland navi- gation risks.....	4,172 50
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Amount required to safely re-insure all outstanding risks	228,875 76
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All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....	9,850 46
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Total liabilities, except capital and net surplus.....	\$274,617 44
Joint-stock capital paid up in cash.....	400,000 00
Surplus beyond capital	54,014 77

Aggregate liabilities, including paid-up capital and net surplus.....	\$728,632 21
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III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received..	\$498,795 58	\$96,405 75	
Deduct re-insurance, rebate and return premiums.....	55,144 50	6,405 80	
Net cash received for premiums	\$443,651 08	\$90,000 45	
			\$533,651 53
Interest received on bonds and mortgages.....			9,118 17
Interest and dividends received from all other sources....			39,798 80
Income from all other sources, viz.: Rent.....			9,148 59

Aggregate income received during the year in cash....	\$591,712 13
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IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Net amount paid for losses.	\$258,544 41	\$40,828 85	
			\$298,867 76
Cash dividends actually paid.....			44,000 00

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Paid for commission and brokerage.....	82,728 18
Salaries and other charges of officers, clerks and other employees.....	22,626 40
Amount paid for State, National and local taxes.....	8,451 88
All other payments, viz.: Traveling expenses, supplies advertising, printing, etc.....	25,265 69
Aggregate expenditures during the year in cash.....	\$476,939 41

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$20,512,894	\$872,382 68
Written during the year.....	25,151,672	498,695 58
Total.....	\$45,664,566	\$871,078 26
Deduct those expired and marked off as terminated.....	22,869,486	416,376 92
Gross amount in force at end of the year	\$28,295,180	\$454,701 34
Deduct amount re-insured.....	228,706	4,502 75
Net amount in force.....	\$28,066,424	\$450,198 59
 In force having not more than <i>one</i> year to run,	 \$18,906,378	 \$371,538 89
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	3,249,570	61,605 46
Having more than <i>three</i> years to run.....	910,481	17,059 74
Net amount in force, Dec. 31, 1873.....	\$28,066,424	\$450,198 59
 Written during the year.....	 Inland Risks. \$19,182,377	 Premiums. \$96,405 75
Deduct those expired and marked off as terminated.....	18,735,427	88,060 75
Gross amount in force at end of year....	\$446,950	\$8,345 00

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$1,284,307 08
Total losses paid from organization to date.....	795,545 88
Total dividends declared since the company commenced business.....	76,000 00
Total amount of losses incurred during the year.....	291,475 32
Total amount of the company's stock owned by the directors at par value.....	275,800 00
Total amount loaned to officers and directors.....	244,114 00
Total amount loaned to stockholders who are not officers..	193,780 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$5,359,085 00
Amount of inland risks taken.....	3,962,565 00
Amount of premiums received.....	112,774 66
Amount of outstanding risks, in Minnesota, at end of year	10,007,911 00

Amount of losses paid, including \$10,940.04 occurring prior to last statement.....	61,861 78
Amount of losses incurred, claimed and unclaimed.....	58,887 09
Number of agencies in State.....	50
Amount of salaries paid employes in State.....	\$18,326 40
Amount of commissions and fees paid agents.....	15,865 87
Amount of unearned premiums on outstanding risks.....	169,789 48
Amount of interest money received on loans, State of Minnesota.....	48,911 01

SAINT JOSEPH FIRE AND MARINE INSURANCE CO.
MISSOURI.

Principal Office, Saint Joseph.

[Organized December, 1867; commenced business January, 1868.]

A. P. GOFF, President. WM. R. KERR, Secretary.

Attorney to accept service in Minnesota, E. B. AMES, Minneapolis.

Capital stock of the company paid up..... \$200,000

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$172,666 65
Total value of mortgaged premises (buildings insured for \$140,850).....	\$465,400 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 5-20 bonds, 1868.....	\$5,000 00	\$5,787 50
Missouri (6's) bonds.....	3,000 00	2,700 00
Doniphan Co., Kansas, bonds..	16,000 00	10,400 00
Doniphan Co., Kansas, bonds..	10,000 00	6,500 00
Hanover Township, (Washington Co., Kansas) bonds.....	5,000 00	3,250 00
Hanover Township, (Washington Co., Kansas) bonds.....	10,000 00	6,500 00
Hanover Township, (Washington Co., Kansas) bonds	5,000 00	3,250 00
St. Joseph City bonds.....	2,500 00	2,487 50
St. Joseph City bonds.....	2,500 00	2,487 50
Total par and market value	\$59,000 00	\$48,262 50

48,262 50

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Amount loaned on stock collaterals, (market value \$27,900).....	21,100 00
Cash belonging to the company, deposited with A. Be- atte, St. Joseph, and Donnell, Lawson & Co. New York.	53,279 28
Premiums in due course of collection.....	41,002 77
Aggregate amount of all actual, available assets.....	<u>\$831,311 20</u>

Items not admitted as Assets.

Bills receivable.....	\$41,157 92
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,110 05
Losses unadjusted, including all reported and supposed losses.....	5,150 00
Losses resisted, including interest, costs and expenses	9,200 00
Net amount of all unpaid losses and claims.....	<u>\$24,460 05</u>
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$92,396 90
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	12,997 34
Amount required to safely re-insure all outstanding risks..	105,394 24
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....	4,638 98
Total liabilities, except capital.....	<u>\$184,488 22</u>
Joint-stock capital paid up in cash.....	200,000 00
Aggregate liabilities, including paid up capital.....	<u>\$384,488 22</u>

III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received.	\$260,618 98	\$56,168 15	
Deduct re-insurance, rebate and return premiums.....	52,558 98	7,074 26	
Net cash received for premiums	<u>\$208,060 05</u>	<u>\$49,098 89</u>	\$257,158 94
Interest and dividends received from all other sources....			25,445 98
Income from all other sources.....			1,027 96
Aggregate income received during the year in cash...			<u>\$283,627 88</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses ..	\$78,468 12	\$43,541 47	
Deduct salvages and re-insu- rances.....	2,504 46	5,671 64	
Net amount paid during the year for losses.....	<u>\$75,963 66</u>	<u>\$37,869 83</u>	\$113,833 49

Cash dividends actually paid.....	80,000 00
Paid for commission and brokerage.....	48,874 67
Salaries and other charges of officers, clerks and other employees.....	17,538 82
Amount paid for State, National and local taxes.....	3,804 97
All other payments, viz.: Rent, supplies, advertising and expenses	9,503 20
Aggregate expenditures during the year in cash.....	\$218,054 65

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$7,781,502	\$102,995 99
Written during the year.....	15,408,586	252,929 44
Total.....	\$23,140,088	\$355,925 43
Deduct those expired and marked off as terminated.....	10,943,902	184,675 89
Gross amount in force at the end of the year.....	\$12,196,186	\$221,250 04
Deduct amount re-insured.....	589,485	11,814 52
Net amount in force.....	\$11,656,751	\$209,435 52
 In force having not more than <i>one</i> year to run,	 \$10,682,070	 \$190,828 07
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	822,470	18,658 09
Having more than <i>three</i> years to run.....	202,211	4,954 46
Net amount in force December 31, 1878..	\$11,656,751	\$209,435 52
	Inland Risks.	Premiums
Written during the year.....	\$6,888,729	\$45,258 75
Deduct those expired and marked off as terminated.....	6,888,729	45,258 75

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$600,269 98
Total losses paid from organization to date.....	260,651 41
Total dividends declared since the company commenced business.....	80,000 00
Total amount of losses incurred during the year.....	116,917 05
Total amount of the company's stock owned by the directors, at par value.....	93,700 00
Total dividends declared payable in stock.....	60,000 00
Total amount loaned to officers and directors.....	16,500 00
Total amount loaned to stockholders who are not officers..	45,248 32
Amount deposited in different States and countries for the security of policy holders, deposited as follows: In the State of Nebraska, \$25,000.	

INSURANCE COMMISSIONER.

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BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$361,614 00
Amount of inland risks taken.....	18,707 92
Amount of premiums received.....	7,489 98
Amount of losses paid	8,500 00
Amount of losses incurred, claimed and unclaimed.....	8,500 00
Number of agencies in State.....	3
Amount of commissions and fees paid agents.....	1,128 48

SPRINGFIELD FIRE AND MARINE INSURANCE CO.

MASSACHUSETTS.

Principal Office, Springfield.

[Incorporated April 24, 1849; commenced business, 1851.]

EDMUND FREEMAN, President.

SANFORD J. HALL, Secretary.

Attorney to accept service in Minnesota, S. S. EATON, St. Paul,
and other agents in the State.

Capital Stock of the Company paid up.....\$500,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,000 00
Loans on bond and mortgage (first liens).....	244,899 80
Interest due and unpaid on bond and mortgage loans.....	1,190 00
Interest accrued on bond and mortgage loans.....	3,956 58
Value of the lands mortgaged.....	\$686,000 00
Buildings (insured for \$95,300).....	282,500 00
Total value of mortgaged premises.....	\$918,500 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
Agawam National Bank, Springfield, stock.....	\$5,000 00	\$7,500 00
John Hancock National Bank, Springfield, stock.....	5,000 00	6,400 00
Chicopee National Bank, Springfield, stock.....	10,400 00	16,952 00
Pyncheon National Bank, Springfield, stock.....	6,700 00	10,720 00

Second National Bank, Springfield, stock.....	1,400 00	2,450 00	
Third National Bank, Springfield, stock.....	15,000 00	22,500 00	
Ware National Bank, Ware, stock.....	10,000 00	12,800 00	
First National Bank, Northampton, stock.....	3,400 00	4,420 00	
Monson National Bank, Monson, stock.....	1,000 00	1,100 00	
Merchants National Bank, Boston, stock.....	7,500 00	9,750 00	
National Bank of Commerce, Boston, stock.....	5,800 00	6,960 00	
Atlas National Bank, Boston, stock.....	9,000 00	10,080 00	
Howard National Bank, Boston, stock.....	18,900 00	15,012 00	
Webster National Bank, Boston stock.....	10,000 00	10,400 00	
Boylston National Bank, Boston, stock.....	2,600 00	3,770 00	
Elliot National Bank, Boston, stock.....	7,000 00	8,400 00	
National Bank of Commerce, New York, stock.....	5,000 00	5,900 00	
Boston & Albany R. R. stock...	68,000 00	95,200 00	
Boston & Maine R. R. stock...	14,000 00	14,980 00	
Boston & Providence R. R. stock	6,400 00	9,840 00	
Connecticut River R. R. stock,	50,000 00	66,000 00	
Worcester & Nassau R. R. st'k,	3,200 00	4,160 00	
Michigan Central R. R. stock..	20,800 00	16,224 00	
New York, New Haven & Hartford Railroad stock.....	50,000 00	61,000 00	
Old Colony and Newport Railroad stock.....	800 00	880 00	
Rome, Watertown & Ogdensburg Railroad bonds.....	1,700 00	1,700 00	
Charlestown, Mass., 6 per cent bonds.....	10,000 00	10,000 00	
Total par and market value	\$348,600 00	\$484,602 00	\$484,602 00
Amount loaned on stock collateral (market value \$168,985)			188,839 72
Cash in the Company's principal office in currency.....		\$1,222 65	
Cash belonging to the company deposited as follows: Third National Bank and Agawam National Bank.....		65,924 85	
Total amount of cash items			\$67,147 50
Interest accrued on stocks owned, not included in market value.....		6,842 00	
Interest due and accrued on collateral loans		1,890 70	
Premiums in due course of collection.....		78,100 00	
All other property, viz.: Rents due and accrued.....		666 66	
Total gross amount of assets.....			\$1,067,134 41

INSURANCE COMMISSIONER.**215****II. LIABILITIES.**

Losses adjusted and unpaid.....	\$11,255 60	
Losses unadjusted, including all reported and supposed losses.....	21,050 00	
Losses resisted, including interest, costs and expenses.....	10,850 00	
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Net amount of all unpaid losses and claims.....		\$42,655 60
Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$271,157 76	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	160,482 81	
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Amount required to safely re-insure all outstanding risks		481,640 57
All other demands against the Company, viz. : Commissions and other charges due and to become due to agents and brokers.....		12,278 18
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Total liabilities, except capital, and net surplus.....		\$486,569 80
Joint-stock capital paid up in cash.....		500,000 00
Surplus beyond capital, as regards policyholders.....		80,565 11
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Aggregate liabilities, including paid-up capital and net surplus		\$1,067,134 41

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$714,755 78	
Deduct re-insurance, rebate and return pre- miums.....	61,746 61	
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Net cash received for premiums (all fire).....		\$653,009 12
Interest received on bonds and mortgages.....		14,813 80
Interest and dividends received from all other sources....		86,847 63
Income from all other sources, viz. : Rent.....		8,600 00
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Aggregate income received during the year in cash....		\$707,770 55

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$477,210 97	
Deduct salvages and re-insurances.....	8,751 42	
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Net amount paid for losses (all fire).....		\$478,459 55
Cash dividends actually paid.....		45,000 00
Paid for commission and brokerage.....		96,846 76
Salaries and other charges of officers, clerks and other em- ployes.....		27,162 64
Amount paid for State, National and local taxes.....		17,550 12
All other payments, viz. : Traveling, legal, printing, office, agency and incidental expenses.....		27,838 69
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Aggregate expenditures during the year in cash.....		\$687,852 76

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$67,277,611	\$816,155 92
Written during the year.....	53,621,375	714,755 78
Total.....	\$120,898,986	\$1,530,911 65
Deduct those expired and marked off as terminated.....	57,569,018	667,630 51
Amount in force at the end of the year.....	\$63,329,978	\$863,281 14
In force having not more than one year to run	\$37,715,213	\$542,315 52
Having more than one, and not more than three years to run	10,245,825	128,386 24
Having more than three years to run.....	15,368,935	192,579 33
Net amount in force December 31, 1878..	\$63,329,978	\$863,281 14

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$6,995,301 72
Total losses paid from organization to date.....	5,831,010 50
Total dividends declared since the company commenced business.....	902,042 06
Total amount of losses incurred during the year.....	319,136 64
Total amount of company's stock owned by the directors at par value.....	175,600 00
Total amount loaned to officers and directors.....	174,049 84
Total amount loaned to stockholders who are not officers.	100,181 50

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$380,186 00
Amount of premiums received.....	7,100 89
Amount of outstanding risks, in Minnesota, at end of year	423,666 00
Amount of losses paid, including \$589.17, occurring prior to last statement.....	689 17
Amount of losses incurred, claimed and unclaimed.....	100 00
Number of agencies in State.....	4
Amount of commissions and fees paid agents.....	1,065 00
Amount of unearned premiums on outstanding risks.....	7,918 95

TRADERS INSURANCE COMPANY.

ILLINOIS.

Principal Office, Chicago.

[Organized February, 1865; commenced business February, 1865; re-organized May, 1872.]

S. A. KENT, President. WILLIAM E. ROLLO, Secretary.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

Capital stock of the Company paid up..... \$500,000

I. ASSETS.

Loans on bond and mortgage (first liens)	\$30,611 10
Interest accrued on bond and mortgage loans.....	1,172 85
Value of lands mortgaged.....	\$78,000 00
Bpildings.....	6,000 00

Total value of mortgaged premises..... \$79,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 10-40 registered bonds....	\$538,803 00	\$550,475 00	
			\$550,475 00
Amount loaned on stock collaterals, (market value \$109,350)			85,500 00

Cash in company's principal office in currency	\$1,649 13
Cash belonging to the company deposited in	
Corn Exchange National Bank.....	24,633 21

Total amount of cash items.....	26,282 34
Interest due and accrued on collateral loans.....	1,339 15
Premiums in due course of collection.....	34,657 51
Bills receivable, not matured, for fire, marine and inland risks	2,599 58
All other property, viz.: Salvage on losses already paid,	
\$9,012.55; due for re-insurances on losses paid, \$4,459.67;	
total.	18,473 22

Aggregate amount of all actual, available assets..... \$746,109 25

Items not admitted as Assets.

Office furniture..... \$2,150 87

II. LIABILITIES.

Net amount of all unpaid losses and claims (unadjusted)	\$11,650 00
Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$84,236 72
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	12,768 00
Re-insurance, at 50 per cent. on inland navigation risks.....	3,582 60
Re-insurance, at 100 per cent. on marine risks	3,945 45
Amount required to safely re-insure all outstanding risks..	104,582 77
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....	3,986 07
Total liabilities, except capital and net surplus.....	\$120,168 84
Joint-stock capital paid up in cash.....	500,000 00
Surplus beyond capital.....	125,940 41
Aggregate liabilities, including paid-up capital and net surplus	\$746,109 25

III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received..	\$383,081 56	\$161,817 65	
Deduct re-insurance, rebate and return premiums.....	55,717 12	65,401 71	
Net cash received for premiums	\$277,814 44	\$96,415 94	
Premiums not paid in cash during the year...		\$2,599 88	\$378,780 38
Interest received on bonds and mortgages			2,488 87
Interest and dividends received from all other sources....			30,441 67
Aggregate income received during the year in cash...			\$406,660 92

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses...	\$109,229 07	\$61,440 38	
Deduct salvages and re-insurances.....		31,145 24	
Net amount paid for losses	\$109,229 07	\$30,295 14	
Cash dividends actually paid.....			\$189,524 21
Paid for commission and brokerage.....			50,000 00
Salaries and other charges of officers, clerks and other employees.....			22,077 83
Amount paid for State, National and local taxes.....			19,559 23
All other payments, viz: General expenses, \$17,264.81; rent, \$3,933.83; advertising, \$4,815.23; printing, \$1,968.71; books, stationery and postage, \$883.56; total.....			1,181 87
Aggregate expenditures during the year in cash.....			28,865 14
Aggregate expenditures during the year in cash.....			\$261,158 28

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,821,950	\$115,426 49
Written during the year.....	26,830,031	388,081 56
Total.....	\$35,651,981	\$448,458 05
Deduct those expired and marked off as terminated.....	18,716,012	259,802 00
Gross amount in force at the end of the year	\$16,935,969	\$189,156 05
Deduct amount re-insured.....	215,750	1,982 60
Net amount in force.....	\$16,720,219	\$187,228 45
In force having not more than one year to run	\$14,886,728	\$168,478 45
Having more than one, and not more than three years to run.....	1,567,880	15,987 20
Having more than three years to run.....	266,116	2,762 80
Net amount in force December 31, 1878..	\$16,720,219	\$187,228 45

	Marine and Inland Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$628,640	\$6,125 00
Written during the year.....	15,916,880	161,817 65
Total.....	\$16,545,020	\$167,942 65
Deduct those expired and marked off as terminated.....	15,428,110	156,882 00
Gross amount in force at end of year..	\$1,121,910	\$11,110 65

General Interrogatories.

Total premiums received from the re-organization of the Company to date.....	\$804,851 24
Total losses paid from organization to date.....	886,868 87
Total dividends declared since the company commenced business.....	50,000 00
Total amount of losses incurred during the year.....	182,819 45
Total amount of the company's stock owned by the directors at par value.....	124,000 00
Total dividends declared payable in stock.....	170,669 45
Total amount loaned to officers and directors.....	15,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$388,050 00
Amount of premiums received	8,674 49
Amount of outstanding risks in Minnesota, at end of year.	298,625 00
Amount of losses incurred, claimed and unclaimed.....	2,475 00
Number of agencies in State.....	8
Amount of commissions and fees paid agents.....	\$1,881 88
Amount of unearned premiums on outstanding risks.	5,217 68

WATERTOWN FIRE INSURANCE COMPANY.
NEW YORK.

Principal Office, Watertown.

[Organized December 7, 1867; commenced business December 9, 1867.]

NORRIS WINSLOW, President. JESSE M. ADAMS, Secretary

Attorney to accept service in Minnesota, CHAS. SHANDREW, St. Paul.

Capital stock of the Company paid up..... \$200,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$6,000 00
Loans on bonds and mortgage (first liens).....	300,016 12
Interest due and unpaid on bond and mortgage loans.....	293 44
Interest accrued and due on bond and mortgage loans....	5,047 24
Value of lands mortgaged.....	\$699,000
Buildings (insured for \$216,100).....	310,000
Total value of mortgaged premises.....	\$1,009,000

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. bonds, 1865.....	\$10,000 00	\$11,500 00	
Watertown Town bonds.....	15,200 00	15,852 00	
Jefferson County State bonds....	5,000 00	5,050 00	
Monroe County State bonds.....	1,000 00	1,000 00	
St. Lawrence County State bonds	1,000 00	1,000 00	
Oswego County State bonds.....	500 00	500 00	
Davis Sewing Machine Company guaranteed bonds.....	10,000 00	10,000 00	
Hounsfield Town bonds.....	4,000 00	4,000 00	
Wilna Town bonds.....	2,000 00	2,000 00	
Wilson Town bonds, guaranteed,	5,000 00	5,000 00	
Burke Town bonds, guaranteed..	200 00	200 00	
Rome, Watertown and Ogdens- burg R. R. bonds.....	5,000 00	5,000 00	
Total par and market value..	\$58,900 00	\$60,602 00	\$60,602 00

INSURANCE COMMISSIONER.**221**

Amount loaned on stock collaterals (market value \$184,878)	66,377 45
Cash in the company's principal office in currency.....	\$18,189 99
Cash belonging to the company, deposited in Merchants and Union Banks.....	44,997 58
Total amount of cash items.....	\$58,187 52
 Interest due and accrued on stocks owned, not included in market value.....	 \$952 59
Interest due and accrued on collateral loans.....	800 05
Premiums in due course of collection.....	57,268 77
Bills receivable, past due, for fire.....	1,854 72
 Aggregate amount of all actual, available assets	 \$556,849 90

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	5,500 00
Losses resisted, including interest, costs and expenses	2,000 00
 Net amount of all unpaid losses and claims.....	 \$7,500 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$49,581 55
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	150,578 06
 Amount required to safely re-insure all outstanding risks..	200,104 61
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....	8,500 00
 Total liabilities, except capital and net surplus.....	 \$216,104 61
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond capital	140,745 29
 Aggregate liabilities, including paid-up capital and net surplus.....	 \$556,849 90

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$352,228 01
Deduct re-insurance, rebate and return pre- miums.....	24,787 02
 Net cash received for premiums (all fire).....	 \$327,490 99
Interest received on bonds and mortgages.....	20,368 42
Interest and dividends received from all other sources....	9,706 58
 Aggregate income received during the year in cash...	 \$357,565 99

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$106,296 04
Deduct salvages and re-insurances.....	1,000 00
 Net amount paid for losses (all fire).....	 \$105,296 04
Cash dividends actually paid.....	40,000 00

Paid for commission and brokerage.....	56,500 21
Salaries and other charges of officers, clerks and other employees.....	27,950 00
Amount paid for State, National and local taxes.....	11,496 05
All other payments, viz.: Stationery, printing and advertising, \$12,824.80; rent, postage, exchange and other expenses, \$10,872.65; total.....	23,197 45
Aggregate expenditures during the year in cash.....	<u>\$264,489 75</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$38,868,500	\$240,562 30
Written during the year.....	49,101,600	351,579 89
Total.....	<u>\$87,465,100</u>	<u>592,142 19</u>
Deduct those expired and marked off as terminated.....	29,715,160	187,040 15
Gross amount in force at end of year..	<u>\$57,749,940</u>	<u>\$405,102 04</u>
Deduct amount re-insured.....	810,485	4,892 82
Net amount in force.....	<u>\$56,939,455</u>	<u>\$400,209 22</u>
In force having not more than one year to run	\$12,900,100	\$99,063 10
Having more than one, and not more than three years to run.....	42,650,150	291,036 12
Having more than three years to run.....	1,389,205	10,110 00
Net amount in force December 31, 1873..	<u>\$56,939,455</u>	<u>\$400,209 22</u>

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$784,988 52
Total losses paid from organization to date.....	222,783 39
Total dividends declared since the company commenced business.....	100,000 00
Total amount of losses incurred during the year.....	109,496 04
Total amount of the company's stock owned by the directors, at par value.....	127,500 00
Total amount loaned to officers and directors.....	48,252 54
Total amount loaned to stockholders who are not officers..	28,727 36

WESTCHESTER FIRE INSURANCE COMPANY.

NEW YORK.

Principal Office, New Rochelle.

[Incorporated as a Mutual Company, March 14, 1837; changed to a Joint-stock Company, January, 1870.]

GEO. J. PENFIELD, President. GEO. R. CRAWFORD, Secretary.

Attorneys to accept service in Minnesota,
McFARLANE, BURD & Co., Minneapolis.

Capital Stock of the Company paid up..... \$200,000

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$28,500 00
Loans on bond and mortgage (first liens)	202,100 00
Interest due and unpaid on bond and mortgage loans.....	3,022 34
Interest accrued on bond and mortgage loans	1,228 40
Value of lands mortgaged.....	\$280,375 00
Buildings (insured for \$258,475).....	824,925 00
Total value of mortgaged premises.....	\$555,800 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 bonds,	\$95,500 00	\$112,720 00	
U. S. (6's) bonds, 1881.....	15,000 00	18,677 50	
U. S. (5's) bonds, 1881.....	10,000 00	11,100 00	
U. S. 10-40 bonds.....	10,000 00	11,875 50	
New York State bonds.....	14,000 00	14,980 00	
New Chester County bonds....	4,000 00	4,070 00	
Merchants and Manufacturers Bank stock.....	10,000 00	10,000 00	
Central Pacific R. R. bonds....	20 000 00	20,000 00	
Chesapeake & Ohio R. R. bonds	10,000 00	7,500 00	
East Chester town bonds.....	21,500 00	21,500 00	
White Plains Village bonds....	10,000 00	10,850 00	
Total par and market value	\$220,500 00	\$242,278 00	\$242,278 00

Loans on Stock Collaterals.

	Par Value.	Market Value.	Amt. Lent.	
U. S. 5-20 bonds.....	\$1,000 00	\$1,190 00	\$1,000 00	1,000 00
Cash in company's principal office in currency			\$188 24	
Cash belonging to the company deposited in Fulton Bank.....			49,280 52	
Total amount of cash items.....				49,418 76
Interest due and accrued on stocks owned not included in market value.....				1,247 07
Interest due and accrued on collateral loans.....				35 12
Premiums in due course of collection.....				121,419 38
All other property, viz.: Salvage on losses already paid, \$1,548.17; due for re-insurances on losses paid, \$1,000; total.....				2,548 17
Aggregate amount of all actual, available assets....				\$652,787 24

Items not admitted as Assets.

Office furniture, safes, etc.....	\$8,000 00
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II. LIABILITIES.

Losses adjusted and unpaid.....	\$6,480 14
Losses unadjusted, including all reported and supposed losses.....	21,766 52
Net amount of all unpaid losses and claims.	\$28,246 66
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$262,955 61
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	70,411 86
Amount required to safely re-insure all outstanding risks..	888,867 47
Cash dividends unpaid, due or to become due.....	519 60
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....	11,294 10
Total liabilities, except capital and net surplus.....	\$878,427 83
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond capital.....	79,359 41
Aggregate liabilities, including paid-up capital, scrip. and net surplus	\$652,787 24

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$759,180 76
Deduct re-insurance, rebate and return pre- miums.....	72,787 95
Net cash received for premiums (all fire).....	\$686,392 81

INSURANCE COMMISSIONER.

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Interest received on bonds and mortgages.....	15,640 19
Interest and dividends received from all sources.....	9,865 58
Income from all other sources, viz.: Rent.....	200 00

Aggregate income received during the year in cash....	\$712,098 58
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$463,519 95
Cash dividends actually paid.....	19,946 55
Paid for commission and brokerage.....	98,217 84
Salaries and other charges of officers, clerks and other employees.....	20,465 54
Amount paid for State, National and local taxes.....	14,218 58
All other payments, viz.: Postage, exchange, adjusters, fees, rent, printing, stationery and other expenses.....	58,882 33

Aggregate expenditures during the year in cash	\$665,245 79
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V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$60,048,040	\$638,803 08
Written during the year.....	58,199,512	759,130 76
Total.....	\$118,247,552	\$1,392,933 84
Deduct those expired and marked off as terminated	64,387,531	716,512 53
Gross amount in force at end of the year	\$53,864,021	\$676,421 31
Deduct amount re-insured.....	820,605	9,686 37
Net amount in force.....	\$53,043,416	\$666,734 94
In force having not more than <i>one</i> year to run	\$38,508,418	\$523,911 22
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	11,619,492	110,180 05
Having more than <i>three</i> years to run.....	2,915,506	30,643 67
Net amount in force December 31, 1878..	\$53,043,416	\$666,734 94

General Interrogatories.

Total premiums received from the organization of the company to date.....	\$3,053,641 72
Total losses paid from organization to date.....	1,680,445 71
Total dividends declared since the company commenced business.....	58,000 00
Total amount of losses incurred during the year.....	422,486 18
Total amount of the company's stock owned by the directors at par value.....	72,940 00
Total amount loaned to officers and directors.....	11,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of premiums received.....	1,354 62
Amount of outstanding risks, in Minnesota, at end of year,	90,811 00
Amount of losses incurred, claimed and unclaimed.....	None.

COMMERCIAL UNION ASSURANCE COMPANY.

UNITED STATES BRANCH.

ALLIGER BROTHERS, Resident Managers.

Principal Office in the United States, New York.

Attorney to accept service in Minnesota, C. H. BIGELOW, St. Paul.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 bonds,.....	\$300,000 00	\$340,500 00	
U. S. (5's) bonds.....	100,000 00	111,250 00	
Total par and market value	\$400,000 00	\$451,750 00	\$451,750 00
Cash in the company's principal office in currency.....		\$2,889 92	
Cash belonging to the company deposited in National Bank of Commerce.....		14,302 58	
Total amount of cash items.....			17,142 45
Premiums in due course of collection.....			71,341 07
Bills receivable, not matured, for fire risks.....			1,260 00
All other property, viz.: Due for re-insurances on losses paid.....			10,681 34
Aggregate amount of all actual, available assets.....			\$552,124 86

II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,382 34	
Losses unadjusted, including all reported and supposed losses.....	84,821 25	
Losses resisted, including interest, costs and expenses.....	1,958 50	
Net amount of all unpaid losses and claims.....		\$47,157 09

Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$242,164 27	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year	26,176 43	
	<hr/>	
Amount required to safely re-insure all outstanding risks..		268,840 70
All other demands against the company, viz. : commissions and other charges due and to become due to agents and brokers.....		7,385 74
		<hr/>
Aggregate liabilities.....		\$322,883 58

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$776,048 15	
Deduct re-insurance, rebate and return premiums.....	119,405 99	
	<hr/>	
Net cash received for premiums (all fire).....		\$656,637 16
		<hr/>
Aggregate income received during the year in cash....		\$656,637 16

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$357,877 43	
Deduct salvages and re-insurances.....	4,601 28	
	<hr/>	
Net amount paid for losses (all fire).....		\$352,776 15
Paid for commission and brokerage.....		98,495 57
Salaries and other charges of officers, clerks and other employees.....		41,281 88
Amount paid for State, National and local taxes.....		11,073 72
		<hr/>
Aggregate expenditures during the year in cash.....		\$503,577 32

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December, of the preceding year.....	\$32,860,888	\$391,736 90
Written during the year.....	67,376,811	811,443 12
	<hr/>	<hr/>
Total.....	\$100,237,649	\$1,203,180 02
Deduct those expired and marked off as terminated.....	58,049,194	648,122 69
	<hr/>	<hr/>
Gross amount in force at end of year..	\$42,188,455	\$560,057 33
Deduct amount re-insured.....	2,817,135	32,185 19
	<hr/>	<hr/>
Net amount in force.....	\$39,371,320	\$527,872 14
		<hr/>
In force having not more than one year to run	\$35,938,491	\$484,828 54
Having more than one, and not more than three years to run	1,868,904	22,822 98
Having more than three years to run.....	1,518,925	20,720 62
	<hr/>	<hr/>
Net amount in force, December 31, 1873.	\$39,371,320	\$527,872 14

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General Interrogatories.

Total premiums received from the organization of the company to date.....	\$1,486,176 84
Total losses paid from organization to date.....	817,624 36
Total amount of losses incurred during the year.....	300,274 34
Amount deposited in different States and countries for the security of policy holders.....	400,000 00

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$545,054 00
Amount of premiums received.....	8,103 90
Amount of outstanding risks, in Minnesota, at end of year	340,696 00
Amount of losses paid, including \$10, occurring prior to last statement.....	1,885 00
Amount of losses incurred, claimed and unclaimed.....	3,875 00
Number of agencies in State.....	2
Amount of unearned premiums on outstanding risks.....	6,860 24

IMPERIAL FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

E. M. ARCHIBALD, Chairman of Local Board.
EDGAR W. CROWELL, Resident Manager.

Attorney to accept service in Minnesota, E. B. AMES, Minneapolis.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U.S. 5-20 registered bonds, 1867	\$110,000 00	\$180,900 00	
U. S. 10-40 registered bonds...	100,000 00	111,250 00	
U. S. 5-20 registered bonds, 1867	57,000 00	67,880 00	
U. S. 5-20 registered bonds, 1868	43,000 00	51,170 00	
U. S. 10-40 registered bonds...	100,000 00	111,250 00	
U. S. 5-20 registered bonds, 1867	7,000 00	8,380 00	
U. S. 10-40 registered bonds....	120,000 00	133,500 00	
Virginia State registered bonds	57,833 88	28,666 66	
Virginia State registered certificates stock.....	28,666 67	3,010 00	
Alabama 5 per cent. bonds.....	10,000 00	5,000 00	
Tennessee 5 per ct bonds (old)	20,000 00	16,000 00	
S. Carolina 5 per ct. bonds (old)	20,000 00	4,600 00	
U. S. 5-20 registered bonds....	50,000 00	59,500 00	
Total par and market value	\$723,000 00	\$781,006 66	\$781,006 66

INSURANCE COMMISSIONER.

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Cash in the Company's principal office in currency.....	\$4,044 15	
Cash belonging to Company deposited in German American Bank.....	76,680 97	
	<hr/>	
Total amount of cash items.....		80,675 12
Premiums in due course of collection.....		90,582 38
Bills receivable, not matured, for fire, marine and inland risks		1,782 48
All other property.....		500 00
		<hr/>
Aggregate amount of all actual, available assets.....		\$904,496 64

II. LIABILITIES.

Losses adjusted and unpaid.....	\$10,848 48	
Losses unadjusted, including all reported and supposed losses.....	28,206,90	
Losses resisted, including interests, costs and expenses.....	85,154 00	
	<hr/>	
Net amount of all unpaid losses and claims.....		\$74,209 38
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$414,056 14	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	89,180 80	
	<hr/>	
Amount required to safely re-insure all outstanding risks.		503,186 77
Salaries and other miscellaneous expenses due and accrued		1,666 67
		<hr/>
Aggregate liabilities.....		\$579,082 77

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,298,469 88	
Deduct re-insurance, rebate and return premiums.....	323,918 07	
	<hr/>	
Net cash received for premiums (all fire).....		\$974,551 76
Premiums not paid in cash during the year ..	\$1,782 48	
Interest and dividends received from all other sources....		1,883 02
Received from Home office.....	\$172,422 53	
	<hr/>	
Aggregate income received during the year in cash....		\$976,434 78

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$959,268 06	
Deduct salvages and re-insurances.....	29,894 30	
	<hr/>	
Net amount paid for losses (all fire).....		\$929,373 76
Paid for commission and brokerage.....		189,677 31
Salaries and other charges of officers, clerks and other employes		100,060 52
Amount paid for State, National and local taxes.....		36,052 01
All other payments, viz.: Exchange, telegrams, postage, advertising, express, traveling, underwriters, rent and sundries.....		90,445 04
		<hr/>
Aggregate amount of expenditures during the year in cash.....		\$1,296,508 64

ANNUAL REPORT.

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$116,720,112	\$1,864,897 79
Written during the year.....	109,881,584	1,206,119 92
Total.....	\$226,601,646	\$2,571,017 71
Deduct those expired and marked off as terminated.....	144,098,183	1,558,928 79
Gross amount in force at the end of the year.....	\$82,503,518	\$1,017,088 92
Deduct amount re-insured.....	1,099,281	10,715 37
Net amount in force.....	\$81,404,232	\$1,006,373 55
In force having not more than <i>one</i> year run..	\$68,041,234	\$828,112 29
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	10,022,249	138,695 95
Having more than <i>three</i> years to run.....	3,340,749	44,565 31
Net amount in force December 31, 1873	\$81,404,232	\$1,006,373 55

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$5,138,461 47
Total losses paid from organization to date.....	3,855,010 81
Total amount of losses paid during the year.....	554,622 92
Amount deposited in different States and countries for the security of policy-holders	779,000 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$1,478,007 00
Amount of premiums received.....	15,152 64
Amount of outstanding risks, in Minnesota, at end of year	1,478,007 00
Amount of losses paid.....	17,640 23
Amount of losses incurred, claimed and unclaimed.....	10,995 71
Amount of unearned premiums on outstanding risks.....	17,640 23

LANCASHIRE FIRE INSURANCE COMPANY.

U. S. BRANCH.

Principal Office in U. S., New York.

JOSEPH L. LORD, Resident Manager.

Attorney to accept service in Minnesota, S. S. EATON, St. Paul.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 bonds.....	\$200,000 00	\$232,500 00	
U. S. funded debt.....	100,000 00	112,000 00	
Total par and market value,	<u>\$300,000 00</u>	<u>\$344,500 00</u>	\$344,500 00
Cash belonging to the Company deposited in			
Ninth National Bank.....		46,128 28	
Premiums in due course of collection.....		84,884 11	
Aggregate amount of all actual, available assets.....			<u>\$425,457 89</u>

II. LIABILITIES.

Losses adjusted and unpaid.....	\$4,528 01	
Losses unadjusted, including all reported and supposed losses.....	9,026 00	
Losses resisted, including interest, costs and expenses.....	7,950 00	
Net amount of all unpaid losses and claims.....		\$21,504 01
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	<u>\$200,154 42</u>	
Amount required to safely re-insure all outstanding risks..		200,154 42
All other demands against the company, viz.: U. S. taxes due and accrued, and all other taxes and assessments, \$1,000; commissions and other charges due and to become due to agents and brokers, \$3,000; total.....		<u>4,000 00</u>
Aggregate liabilities.....		<u>\$225,628 48</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$533,850 02	
Deduct re-insurance, rebate and return premiums.....	99,676 18	
Net cash received from premiums (all fire).....		\$434,173 89
Aggregate income received during the year in cash...		\$434,173 89

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$269,332 23	
Paid or allowed for commission and brokerage.....	79,226 16	
Amount paid for State, National and local taxes.....	6,805 16	
All other payments.....	10,141 34	
Aggregate expenditures during the year in cash.....		\$365,504 89

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$30,460,067	\$330,564 35
Written during the year.....	48,805,642	533,850 02
Total.....	\$79,267,709	\$864,414 37
Deduct those expired and marked off as terminated.....	41,906,386	464,105 32
Net amount in force at end of the year..	\$37,361,323	\$400,308 85

General Interrogatories.

Total premiums received from the organization of the Company to date.....	\$802,857 20
Total losses paid from organization to date.....	429,601 17
Total amount of losses incurred during the year	221,138 15

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$171,650 00
Amount of premiums received.....	3,867 08
Amount of outstanding risks, in Minnesota, at end of year	159,450 00
Amount of losses paid.....	None.
Amount of losses incurred, claimed and unclaimed.....	None.
Number of agencies in the State.....	3
Amount of commissions and fees paid agents.....	473 79
Amount of unearned premiums on outstanding risks.....	3,503 00

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

U. S. BRANCH.

Principal Office in the U. S., New York.

[Commenced business in the United States in 1851.]

ALFRED PELL, Resident Manager. JAMES E. PULSFORD, Res. Sec.

Attorney to accept service in Minnesota, JOHN S. PRINCE, St. Paul.

I. ASSETS.

Real estate owned by the company, unincumbered.....	\$424,000 00
Loans on bond and mortgage (first liens).....	1,082,400 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
U. S. 5-20 bonds.....	\$575,000 00	\$659,200 00	
U. S. 10-40 bonds.....	185,000 00	205,350 00	
U. S. 6's currency bonds.....	305,000 00	338,550 00	
S. Carolina State 6 pr. ct. bonds	20,000 00	4,000 00	
Alabama State 5 per ct. bonds..	10,000 00	5,000 00	
Mississippi warrants.....	20,000 00	16,000 00	
Total par and market value	\$1,115,000 00	\$1,228,100 00	1,228,100 00
Amount of all other loans made by the company, viz.: Se- cured by life policy.....			2,228 63
Cash belonging to the company deposited in Phenix Bank and New York Life Insurance and Trust Co.....			328,164 32
Premiums in due course of collection.....			354,898 83
Bills receivable, not matured, for fire risks.....			18,682 51
Aggregate amount of all actual, available assets.....			\$3,388,468 81

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$150,000 00
Losses resisted, including interests, costs and expenses.....	121,194 17
Net amount of all unpaid losses and claims.....	\$281,194 17

Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$1,298,878 85	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	215,061 84	
Amount required to safely re-insure all outstanding risks...		1,508,935 19
Amount reclaimable on perpetual fire policies.....		296,556 47
Re-insurance fund and other liabilities, except capital, under the life insurance or any other special department..		114,760 72
All other demands against the Company, viz.: Commissions and other charges due and to become due to agents and brokers.....		70,796 66
Aggregate liabilities.....		\$2,272,246 21

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,524,810 08	
Deduct re-insurance, rebate and return premiums.....	396,988 25	
Net cash received for premiums (all fire)....	\$3,127,871 83	
Interest received on bonds and mortgages.....		112,198 95
Income from all other sources, viz.: Rent. \$31,787.55; life premiums, \$20,820.89; total.....		52,107 94
Deposit premiums received on perpetual fire risks.....	\$20,270 20	
Aggregate income received during the year, in cash..		\$3,292,178 72

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$2,000,196 40	
Deduct salvage and re-insurances.....	19,962 05	
Net amount paid for losses (all fire).....	\$1,980,234 35	
Paid for commission and brokerage.....	457,171 39	
Salaries and other charges of officers, clerks and other employees.....	188,414 44	
Amount paid for State, National and local taxes.....	46,846 85	
All other expenditures: Printing, stationery, legal and other expenses.....	181,888 51	
Life expenditures.....	25,264 45	
Deposit premium received on perpetual fire risks.....	\$19,728 56	
Aggregate expenditures during the year, in cash.....		\$2,874,269 99

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$278,869,431	\$3,231,761 68
Written during the year.....	348,865,416	3,524,810 08
Total.....	\$627,234,847	\$6,756,571 76
Deduct those expired and marked off as terminated.....	414,120,691	3,775,660 96
Gross amount in force at end of year..	\$213,114,156	\$2,980,910 80
Deduct amount re-insured.....	9,711,282	74,114 10
Net amount in force....	\$203,402,874	\$2,906,796 70

INSURANCE COMMISSIONER.

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In force having not more than <i>one</i> year to run	\$177,084,955	\$2,565,427 00
Having more than <i>one</i> year and not more than <i>three</i> years to run.....	11,577,536	181,896 66
Having more than <i>three</i> years to run.....	6,922,797	187,158 84
Perpetual risks in force, and interest pre- miums.....	7,867,586	22,819 70
Net amount in force December 31, 1873..	\$208,402,874	\$2,906,796 70

General Interrogatories.

Total premiums received from the organization of the com- pany to date.	\$28,802,010 22
Total losses paid from organization to date.....	18,995,855 78
Total amount of losses incurred during the year.....	1,475,960 08
Amount deposited in different States and countries for the security of policy holders. Deposited, as follows: In the State of Mississippi, \$20,000; Virginia, \$45,000; Ohio, \$100,000; Oregon, \$50,000; Tennessee, \$20,000; South Carolina, \$20,000; Alabama, \$10,000; Massachu- setts, \$200,000; New York, \$310,000.	775,000 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$1,378,875 00
Amount of premiums received.....	18,950 87
Amount of outstanding risks, in Minnesota, at end of year	1,887,618 00
Amount of losses paid.....	10,040 44
Amount of losses incurred, claimed and unclaimed.....	5,864 82
Number of agencies in State.....	10
Amount of commissions and fees paid agents.....	2,842 54
Amount of unearned premiums on outstanding risks.....	7,780 00

LONDON ASSURANCE CORPORATION.

UNITED STATES BRANCH.

Principal Office in the United States, New York City.

FRAME, HARE & LOCKWOOD, Managers.

Attorney to accept service in Minnesota, JAS. H. WREED, St. Paul.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value	Market Value.	
U. S. 5-20 registered bonds, 1867	\$300,000 00	\$351,000 00	
U. S. 5-20 registered bonds, 1862	10,000 00	11,400 00	
U. S. 5-20 registered bonds, 1864	15,000 00	17,250 00	
U.S. (6's) registered bonds, 1881	125,000 00	146,250 00	
Total par and market value	\$450,000 00	\$525,900 00	\$525,900 00
Cash belonging to the company deposited in Merchants and Marine banks.....			35,238 27
Aggregate amount of all actual, available assets.....			\$561,138 27

II. LIABILITIES.

Net amount of all unpaid losses and claims, unadjusted...	\$8,000 00
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$167,728 70
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	77,844 06
Amount required to safely re-insure all outstanding risks	245,067 76
Aggregate liabilities.....	\$258,067 76

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$484,094 18
Deduct re-insurance, rebate and return premiums.....	59,105 48
Net cash received for premiums (all fire).....	\$424,988 65
Interest and dividends received from all sources.....	4,259 03
Aggregate income received during the year in cash...	\$429,247 68

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$215,483 81
Deduct salvages and re-insurances.....	5,154 78
Net amount paid for losses (all fire).....	\$210,329 03
Paid for commission and brokerage.....	49,703 42
Salaries and other charges of officers, clerks, and other employees	32,504 82
Amount paid for State, National and local taxes.....	15,373 21
All other payments, viz.: General expenses of management	45,691 18
Aggregate expenditures during the year in cash.....	\$353,601 66

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$80,659,181	\$291,786 54
Written during the year.....	47,572,898	424,988 65
Total	\$78,232,029	\$716,725 19
Deduct those expired and marked off as terminated.....	89,916,785	278,784 52
Net amount in force at the end of year	\$88,815,294	\$487,940 67
In force having not more than one year to run	\$81,560,594	\$385,457 40
Having more than one, and not more than three years to run.....	8,028,518	89,408 01
Having more than three years to run.....	8,726,187	68,080 26
Net amount in force December 31, 1878..	\$88,815,294	\$487,940 67

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken	\$888,117 00
Amount of premiums received.....	6,196 14
Amount of outstanding risks, in Minnesota, at end of year,	288,044 00
Amount of losses incurred, claimed and unclaimed.....	1,858 59
Number of agencies in the State.....	2
Amount of commissions and fees paid agents.....	\$1,166 90

NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY.

UNITED STATES BRANCH.

Principal Office in the U. S., New York.

CHARLES E. WHITE, Manager.

Attorney to accept service in Minnesota, CHAS. ETHERIDGE, St. Paul.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
U. S. 5-20 registered bonds. 1862,	\$79,000 00	\$89,270 00	
U. S. 5-20 registered bonds, 1864,	100,000 00	115,000 00	
U. S. 5-20 registered bonds, 1865,	150,000 00	174,000 00	
U. S. 5-20 registered bonds, 1867,	506,000 00	586,960 00	
U. S. 6 per cent. currency bonds,	225,000 00	256,500 00	
Illinois 6 per cent. coupon bonds	18,000 00	17,100 00	
Alabama 8 per cent. bonds.....	10,000 00	6,000 00	
Tennessee 6 per cent. funded			
bonds.....	20,000 00	12,200 00	
Tennessee 6 per cent. funded			
coupon bonds.....	6,000 00	8,660 00	
South Carolina 6 per cent. regis-			
tered bonds.....	20,000 00	5,000 00	
Virginia consolidated 6 per cent.			
registered bonds.....	87,300 00	18,650 00	
Virginia deferred certificates...	18,700 00	2,057 00	
<hr/>		<hr/>	
Total par and market value, \$1,190,000 00	\$1,286,897 00		\$1,286,397 00
Cash in the company's principal office in cur-			
rency.....		\$309 93	
Cash belonging to company deposited in			
Drexel, Morgan & Co.....		318,633 36	
<hr/>		<hr/>	
Total amount of cash items.....			318,943 29
Premiums in due course of collection.....			86,778 22
Bills receivable, not matured.....			2,711 06
All other property.....			7,983 25
<hr/>		<hr/>	
Aggregate amount of all actual, available assets.....			\$1,647,807 82

II. LIABILITIES.

Losses adjusted and unpaid.....	\$5,417 94	
Losses unadjusted, including all reported and		
supposed losses.....	\$89,155 61	
Losses resisted, including interests, costs		
and expenses.....	31,700 00	
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Net amount of unpaid losses and claims.....		\$76,273 55
Re-insurance at 50 per cent. of premiums on		
fire risks under one year.....	\$629,597 92	
Re-insurance, <i>pro rata</i> , on fire risks running		
more than one year.....	170,503 65	
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Amount required to safely re-insure all outstanding risks..		800,101 57
<hr/>		<hr/>
Aggregate liabilities.....		\$876,375 12

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,648,091 02	
Deduct re-insurance, rebate and return pre-		
mium.....	227,039 75	
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Net cash received for premiums (all fire).....		\$1,421,051 27

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Interest and dividends received from all other sources....	81,286 81
Income from all other sources, viz.: Premium on gold....	8,210 68
Aggregate income received during the year in cash....	<u>\$1,505,548 71</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$949,192 85
Paid for commission and brokerage.....	205,177 72
Salaries and other charges of officers, clerks and other employees.....	104,578 89
Amount paid for State, National and local taxes.....	30,700 18
All other payments.....	105,089 16
Aggregate expenditures during the year in cash.....	<u>\$1,394,738 80</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$144,208,842	\$1,709,590 81
Written during the year.....	146,719,544	1,648,091 02
Total.....	<u>\$290,928,386</u>	<u>\$3,357,681 83</u>
Deduct those expired and marked off as terminated.....	178,984,899	1,814,313 22
Net amount in force at end of year....	<u>\$111,938,987</u>	<u>\$1,543,368 61</u>
In force having not more than one year to run	\$91,387,099	\$1,259,195 86
Having more than one, and not more than three years to run.....	11,895,850	146,980 90
Having more than three years to run.....	9,156,588	137,241 85
Net amount in force December 31, 1873..	<u>\$111,938,987</u>	<u>\$1,543,368 61</u>

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$1,253,946 00
Amount of premiums received.....	24,758 64
Amount of losses paid.....	4,979 65
Amount of losses incurred, claimed and unclaimed.....	4,979 65
Number of agencies in State.....	18
Amount of commissions and fees paid agents.....	4,097 76

QUEEN INSURANCE COMPANY.

U. S. BRANCH.

Principal Office in the U. S., New York City.

WILLIAM H. ROSS, Manager.

Attorney to accept service in Minnesota, S. S. EATON, St. Paul.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. (6's) bonds, 1881.....	\$720,000 00	\$839,700 00	
Alabama 5 per cent. certificates	10,000 00	7,000 00	
Total par and market value	\$780,000 00	\$846,700 00	\$846,700 00
Cash belonging to the company deposited in			
National Park Bank.....			50,962 16
Interest due and accrued on stocks owned, not included in			
market value.....			833 33
Premiums in due course of collection.....			22,742 50
Aggregate amount of all actual, available assets.....			\$920,787 99

Items not admitted as Assets.

Office furniture..... \$3,830 18

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$41,312 91	
Losses resisted, including interest costs, and expenses	14,828 87	
Net amount of all unpaid losses and claims.....		\$55,641 28
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$477,235 46	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	58,603 31	
Amount required to safely re-insure all outstanding risks		535,838 77
Salaries and other miscellaneous expenses due and accrued		1,833 33

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All other demands against the company, viz. : Commissions and other charges due and to become due to agents and brokers.....	8,411 82
Deposit premium returned during the year on perpetual fire risks.....	\$12,778 25
Aggregate liabilities.....	\$596,224 70

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,254,178 49
Deduct re-insurance, rebate and return premiums.....	142,689 48
Net cash received for premiums (all fire).....	\$1,111,534 01
Interest and dividends received from all other sources....	17,778 02
Aggregate income received during the year in cash....	\$1,129,307 03

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$595,473 78
Paid for commission and brokerage.....	164,580 67
Salaries and other charges of officers, clerks and other employees.....	86,845 53
Amount paid for State, National and local taxes.....	29,986 59
All other payments, viz. : General expenses.....	85,511 24
Aggregate expenditures during the year in cash.....	\$861,897 81

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$70,144,794	\$818,754 41
Written during the year.....	106,864,208	1,290,413 52
Total.....	\$176,508,997	\$2,104,167 93
Deduct those expired and marked off as terminated.....	95,707,896	1,028,172 06
Gross amount in force at end of the year	\$80,801,601	\$1,075,995 87
Deduct amount re-insured.....	284,708	4,818 32
Net amount in force.....	\$80,516,893	\$2,071,677 55
In force having not more than <i>one</i> year to run,	\$71,220,184	\$954,470 98
Having more than <i>one</i> , and not more than <i>three</i> years to run.....	6,037,766	79,873 16
Having more than <i>three</i> years to run.....	3,258,993	87,883 46
Net amount in force, Dec. 31, 1873.....	\$80,516,893	\$1,071,677 55

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$562,728 00
Amount of premiums received.....	7,488 28
Amount of outstanding risks, in Minnesota, at end of year	437,007 00
Amount of losses paid,.....	762 35
Amount of losses incurred, claimed and unclaimed.....	762 35
Number of agencies in State.....	2
Amount of commissions and fees paid agents,.....	1,122 48

ROYAL INSURANCE COMPANY.

UNITED STATES BRANCH.

Principal Office in the United States, New York.

JOHN H. McLAREN, Manager..

Attorney to accept service in Minnesota, Ins. Commissioner of the State.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 6 per ct. currency bonds..	\$758,000 00	\$861,248 75
U. S. 5 per cent. bonds, 1874...	171,000 00	188,741 25
U. S. 5 per cent. 10-40 bonds...	185,000 00	205,850 00
U. S. 6 per cent bonds, 1881...	150,000 00	174,562 50
Alabama 8 per cent. bonds.....	10,000 00	5,000 00

Total par and market value \$1,269,000 00 \$1,484,897 50

\$1,484,897 50

Cash belonging to the company, deposited in Merchants
National Bank.....

70,636 75

Interest due and accrued on stocks owned, not included in
market value.....

32,674 93

Premiums in due course of collection.....

289,774 90

Aggregate amount of all actual, available assets.....

\$1,827,984 08

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II. LIABILITIES.

Losses adjusted and unadjusted, including all reported and supposed losses.....	\$118,856 77	
Losses resisted, including interest, costs and expenses	55,381 08	
Net amount of all unpaid losses and claims.....		\$174,187 80
Re-insurance, at 50 per cent. of premiums on fire risks under one year.....	\$886,780 18	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	237,823 48	
Amount required to safely re-insure all outstanding risks..		1,124,053 66
Amount reclaimed on perpetual fire policies.....		19,578 62
Re-insurance fund and other liabilities, except capital, under the life insurance or any other special department..		114,875 00
All other demands against the company, viz.: Commissions and other charges due and to become due to agents and brokers.....		19,409 21
Aggregate liabilities.....		\$1,451,604 29

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$2,322,052 07	
Deduct re-insurance, rebate and return premiums.....	259,456 06	
Net cash received for premiums (all fire).....		\$2,062,596 01
Interest and dividends received from all other sources....		69,000 00
Deposit premium received on perpetual fire risks	\$988 00	
Aggregate income received during the year in cash...		\$2,131,596 01

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,387,226 94	
Brokerage, taxes, salaries and other charges of officers, clerks and other employees.....	444,719 01	
Amount of deposit premium returned on perpetual risks.....	\$4,067 70	
Aggregate expenditures during the year in cash.....		\$1,781,945 95

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
In force having not more than <i>one</i> year to run,	\$128,856,839	\$1,773,460 36
Having more than <i>one</i> , and not more than <i>three</i> years to run	17,456,521	256,185 21
Having more than <i>three</i> years to run.....	657,125	112,871 56
Perpetual risks in force, and interest premiums.....	687,103	16,926 75
Net amount in force December 31, 1873..	\$147,607,588	\$2,159,443 88

BUSINESS IN MINNESOTA, 1878.

Amount of fire risks taken.....	\$618,206 33
Amount of premiums received.....	12,404 10
Amount of outstanding risks, in Minnesota, at end of year	
Amount of losses paid	110 95

SCOTTISH COMMERCIAL INSURANCE COMPANY.

U. S. BRANCH.

Principal Office in the U. S., New York City.

JAMES M. RANKIN, Resident Manager.

Attorney to accept service in Minnesota, I. F. A. STUDDART, St. Paul.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 registered bonds, 1867	\$200,000 00	\$230,000 00	
U. S. 5-20 registered bonds, 1867	50,000 00	57,500 00	
U. S. (6's) registered bonds, 1881	\$85,000 00	\$98,706 25	
Total par and market value..	\$335,000 00	\$386,206 25	\$386,206 25
Cash in company's principal office in currency		\$2,289 12	
Cash belonging to the company deposited in Merchants National Bank.....		4,485 76	
Total amount of cash items.....		6,724 88	
Premiums in due course of collection.....		28,024 77	
Aggregate amount of all actual, available assets.....			\$415,955 90

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,985 45	
Losses unadjusted, including all reported and supposed losses.....	3,000 00	
Total amount of claims for losses.....	\$5,985 45	
Deduct re-insurance and salvage claims thereon.....	6 72	
Net amount of all unpaid losses and claims.....		\$5,978 73

Re-insurance at 50 per cent. of premiums on fire risks under one year.....	\$78,079 89	
Re-insurance, <i>pro rata</i> , on fire risks running more than one year.....	1,084 32	
		<hr/>
Amount required to safely re-insure all outstanding risks..		74,164 21
Salaries and other miscellaneous expenses due and accrued		8,929 71
All other demands against the company, viz.: Taxes and assessments, \$686.09; commissions and other charges due and to become due to agents and brokers, \$415.92; return premiums, \$82.87; total.....		1,184 38
		<hr/>
Aggregate liabilities.....		\$90,257 03

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$153,809 05	
Deduct re-insurance, rebate and return premiums.....	10,556 71	
		<hr/>
Net cash received for premiums (all fire).....		\$142,732 34
Interest and dividends received from all sources.....		22,444 82
		<hr/>
Aggregate income received during the year in cash...		\$165,197 16

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$8,021 01	
Deduct salvages and re-insurances.....	122 36	
		<hr/>
Net amount paid for losses (all fire).....		\$7,898 65
Paid for commission and brokerage.....		19,883 44
Salaries and other charges of officers, clerks and other employes.....		15,955 21
Amount paid for State, National and local taxes.....		8,767 33
All other payments, viz: Rent, \$2,890.26; advertising, \$1,038.63; furniture and fixtures, \$4,968.80; printing and stationery, \$2,650.69; sundries, \$5,253.80; total.....		16,792 18
		<hr/>
Aggregate expenditures during the year in cash.....		\$68,796 81

V. MISCELLANEOUS.

Risks and Premiums.

	Fire Risks.	Premiums.
Written during the year.....	\$19,415,561	\$179,870 29
Deduct those expired and marked off as terminated.....	5,697,868	26,968 79
		<hr/>
Gross amount in force at the end of the year	\$18,717,693	\$152,901 50
Deduct amount re-insured.....	815,941	4,955 23
		<hr/>
Net amount in force.....	\$18,401,752	\$148,846 27
		<hr/>
In force having not more than one year to run	\$13,264,118	\$146,872 68
Having more than one, and not more than three years to run.....	65,284	910 61
Having more than three years to run.....	72,850	1,062 98
		<hr/>
Net amount in force December 31, 1878..	\$13,401,752	\$148,846 27

General Interrogatories.

Total premiums received from January 20, 1873, to date...	\$158,309 05
Total losses paid from organization to date.....	7,898 65
Total amount of losses incurred during the year.....	18,877 38
Amount deposited in various States and countries, which, under the laws thereof, are held exclusively for the pro- tection of the policy holders of such States or countries, deposited as follows: In the State of New York. \$200,- 000; in hands of trustees, \$50,000.....	250,000 00

BUSINESS IN MINNESOTA, 1873.

Amount of fire risks taken.....	\$81,075 00
Amount of premiums received	1,428 38

THIRD
ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER
OF THE
STATE OF MINNESOTA.

PART SECOND.
LIFE INSURANCE.

SAINT PAUL:
OFFICE OF ST. PAUL PRESS COMPANY.
1874.

INSURANCE COMMISSIONER'S REPORT.

PART II.

LIFE INSURANCE.

The portion of this report hereinafter appearing pertains to the business of life insurance transacted in the state of Minnesota in 1873, and to the general business transactions of all the life insurance companies now operating in the State.

The several statistical tables herewith presented afford a general exhibit of the standing of said companies at the close of 1873. Table No. 1 shows their total assets and liabilities at the close of the year, and their total income and expenditures during the year; table No. 2, the several items comprising their total assets; table No. 3, the nature of their liabilities; table No. 4, the several sources from whence was derived their total income; table No. 5, a classification of the various items comprising their total expenditures; table No. 6, an exhibit of their policies, showing the insurance in force at the beginning of 1873 and the net result at the close of 1873; table No. 7, the number and amount of their policies terminated during the year, and the mode of termination; table No. 8, the names and location of all the companies operating in the State, together with the names of the presidents and secretaries thereof, and the

names and residences of the persons empowered to accept service of process for said companies in Minnesota.

Table No. 9 pertains exclusively to the life insurance business transacted in the State of Minnesota in 1873. It shows the number of policies issued during the year, and the amounts thereof; the whole number of policies in force at the close of the year, and the total outstanding insurance; the average amount of outstanding policies and the ratio of losses incurred to premiums received; the amount of premiums collected and the amount of death losses paid by the companies, &c.

COMPANIES WITHDRAWN AND ADMITTED.

The following named companies operating in the State in 1873, have not applied for admission this year :

- | | | | | |
|---------------------------------------|---|---|---|----------------------|
| 1. Brooklyn Life Insurance Co., | - | - | - | Brooklyn, N. Y. |
| 2. Eclectic Life Insurance Co. | - | - | - | New York City, N. Y. |
| 3. Knickerbocker Life Insurance Co. | - | - | - | New York City, N. Y. |
| 4. Missouri Mutual Life Insurance Co. | - | - | - | St. Louis, Mo. |
| 5. Mutual Life Insurance Co. | - | - | - | Chicago, Ill. |
| 6. Safety Deposit Life Insurance Co. | - | - | - | Chicago, Ill. |
| 7. St. Louis Mutual Life Insurance Co | - | - | - | St. Louis, Mo. |

Of these the "Missouri Mutual" and the "Saint Louis Mutual" have ceased to exist as separate organizations, having been absorbed by the Mound City of St. Louis, now known as the Saint Louis Life Insurance Company. The "Eclectic" was closed and placed in the hands of a receiver by the Supreme Court of New York, in September last. The others retired from the State at the close of the year on account, probably, of receiving too small a share of the business to warrant them in remaining.

Five new companies have been admitted and are now doing business in the State, viz. :

- | | | |
|--|---|----------------------|
| 1. Alliance Mutal Life Assurance Society of the U. S., | | Leavenworth, Kan. |
| 2. Life Association of America, | - | St. Louis, Mo. |
| 3. Manhattan Life Insurance Co. | - | New York City, N. Y. |
| 4. United States Life Insurance Co. | - | New York City, N. Y. |
| 5. Washington Life Insurance Co. | - | New York City, N. Y. |

With the foregoing changes the following is a complete list of all life insurance companies authorized to do business in Minnesota at the date of this report :

1. Aetna Life Insurance Co. - - -	Hartford, Conn.
2. Alliance Mutual Assur. Society of the U. S.,	Leavenworth, Kan.
3. Covenant Mutual Life Insurance Co. - -	St. Louis, Mo.
4. Charter Oak Life Insurance Co. - - -	Hartford, Conn.
5. Connecticut Mutual Life Insurance Co. -	Hartford, Conn.
6. Continental Life Insurance Co. - - -	Hartford, Conn.
7. Continental Life Insurance Co. - - -	New York, N. Y.
8. Chicago Life Insurance Co. - - -	Chicago, Ill.
9. Equitable Life Assurance Society of the U. S.,	New York, N. Y.
10. Globe Mutual Life Insurance Co. - -	New York, N. Y.
11. Germania Life Insurance Co. - - -	New York, N. Y.
12. Home Life Insurance Co. - - -	New York, N. Y.
13. Life Association of America - - -	St. Louis, Mo.
14. Manhattan Life Insurance Co. - - -	New York, N. Y.
15. Merchants Life Insurance Co. - - -	New York, N. Y.
16. Massachusetts Mutual Life Insurance Co. -	Springfield, Mass.
17. Mutual Benefit Life Insurance Co. - -	Newark, N. J.
18. Mutual Life Insurance Co. - - -	New York, N. Y.
19. Minnesota Mutual Life Insurance Co. - -	St. Paul, Minn.
20. National Life Insurance Co. of the U. S. of A.	Washington, D. C.
21. New York Life Insurance Co. - - -	New York, N. Y.
22. Northwestern Mutual Life Insurance Co. -	Milwaukee, Wis.
23. New England Mutual Life Insurance Co. -	Boston, Mass.
24. Phoenix Mutual Life Insurance Co. - -	Hartford, Conn.
25. Railway Passenger Assurance Co. - - -	Hartford, Conn.
26. Saint Louis Life Insurance Co. - - -	St. Louis, Mo.
27. Security Life Insurance and Annuity Co. -	New York, N. Y.
28. Travelers Life Insurance Co. - - -	Hartford, Conn.
29. Teutonia Life Insurance Co. - - -	Chicago, Ill.
30. Union Mutual Life Insurance Co., of Maine,	Boston, Mass.
31. Universal Life Insurance Co. - - -	New York, N. Y.
32. United States Life Insurance Co. - - -	New York, N. Y.
33. Washington Life Insurance Co. - - -	New York, N. Y.

COMPARATIVE RESULTS.

The following affords a partial relative view of the number, standing and business of the life insurance companies operating in Minnesota on the 31st of December of the years 1872 and 1873, respectively :

	1872.	1873.
Number of companies organized in Minnesota	1	1
Number of companies from other States	34	32
Total number of companies operating in the State.....	35	33
Aggregate of admitted assets.....	\$282,827,874 71	\$335,658,909 71
Total liabilities as to policy holders,	250,566,276 19	285,461,411 17
Aggregate surplus as to policy-holders.....	31,761,598 52	50,197,498 54
Ratio of assets to liabilities	112.71	117.65
Total income.....	\$96,270,238 20	\$101,303,247 18
Total expenditures	64,114,709 60	71,228,297 36
Excess of income over expenditures,	32,155,528 60	30,074,949 82
Ratio of expenditures to income...	66.59	70.31
Number of policies in force, Dec. 31	680,980	715,454
Net increase during the year.....	33,477	34,628
Amount of outstanding insurance, Dec. 31.....	\$1,814,990,988 00	\$1,880,092 930 00
Net increase during the year.....	73,619,604	65,101,947
Number of policies terminating by death.....	7,260	7,900
Amount of death losses.....	\$20,494,768	\$23,383,654

It will be seen by the above that while the number of companies has decreased from 35 to 33, the total assets show an increase of \$53,331,035. The increase of total liabilities is \$34,895,135. The companies appear to have grown in strength as well as in size, the ratio of assets to liabilities having increased from 112.71 to 117.65. On the other hand the ratio of expenditures to income has increased from 66.59 to 70.31, so that while the total income shows an increase of \$5,033,014 the excess of income over expenditures is less by \$2,080,574, in 1873 than in 1872.

ASSETS.

The aggregate assets, amounting to \$335,658,909.71, are subject to the following classification :

Loans on real estate security, - - - - -	\$182,161.695 39
Loans on collateral security, - - - - -	10,797,872 38
Premium notes and loans, - - - - -	51,852,795 62
Value of real estate owned, - - - - -	18,462,622 71
Market value of bonds and stocks owned, - - - - -	48,892,378 05
Cash on hand and on deposit, - - - - -	12,356,819 87
Accrued interest and rents, - - - - -	6,078,896 92
Net deferred and outstanding premiums, - - - - -	10,380,911 08
All other assets, - - - - -	174,958 74
Total, - - - - -	\$385,658,909 71

In addition to the above total, most of the companies have returned items which under the law, have been rejected as available assets and classified as "items not admitted as assets." These items consist generally of "Cash in the hands of agents due the company," "bills receivable," "judgments," "invested in commuting commissions," "office furniture," etc., etc., and while the companies may eventually realize the full value placed upon them, they are not legally entitled to any other classification.

The following shows the names of the companies reporting these items and the amounts thereof. Detailed exhibits will be found in the annual statements published herewith.

UNADMITTED ASSETS.

Ætna Life Ins. Co.....	\$120,520 44
Alliance Mutual Life Assurance Society.....	8,485 92
Covenant Mutual Life Ins. Co.....	1,670 49
Charter Oak Life Ins. Co.....	246,004 20
Connecticut Mutual Life Ins. Co.....	59,667 05
Continental Life Ins. Co., Conn.....	4,086 95
Continental Life Ins. Co., N. Y.....	522,571 84
Chicago Life Ins. Co.....	985 00
Equitable Life Assurance Society.....	406,870 01
Globe Mutual Life Ins. Co.....	43,757 21
Life Association of America.....	98,184 80
Manhattan Life Ins. Co.....	47,867 78
Merchants' Life Ins Co.....	770 00
Massachusetts Mutual Life Ins. Co.....	81,819 19
Mutual Benefit Life Ins. Co.....	88,677 28
Mutual Life Ins. Co., N. Y.....	17,771 26
Minnesota Mutual Life Ins. Co.....	16,802 27
National Life Ins. Co., U. S. of A.....	39,423 22

Northwestern Mutual Life Ins. Co.....	87,877 35
New England Mutual Life Ins. Co.....	8,000 00
Phoenix Mutual Life Ins. Co.....	27,437 37
Railway Passengers Assurance Co	8,000 00
Saint Louis Life Ins. Co.....	523,349 20
Security Life Ins. and Annuity Co.....	104,596 05
Travelers' Ins. Co.....	5,788 06
Teutonia Life Ins. Co	7,512 48
Union Mutual Life Ins. Co.....	34,027 49
United States Life Ins. Co.....	24,117 58
Washington Life Ins. Co.....	15,000 00
Total.....	\$2,595,539 42

The total of similar items excluded in 1871 was \$2,315,833.95, and in 1872, \$2,342,839.38.

LIABILITIES.

The following items constitute the total liabilities :

Death losses due and unpaid, - - - -	\$474,810 76
Death losses and matured endowments not due, - -	5,176,030 16
Claims for losses, etc., resisted, - - - -	1,018,762 57
Net re-insurance reserve, - - - -	275,341,975 57
Other liabilities, - - - -	3,450,332 11
Total, - - - -	\$285,461,411 17

The net re-insurance reserve, amounting to \$275,341,975.57, constitutes 96.45 per cent. of the total liabilities. Aside from this the liabilities are comparatively small, amounting to but \$10,119,435.60, or 3.55 per cent.

INCOME.

The income for 1873 was derived from the following sources :

From cash premiums, - - - -	\$73,668,241 84
From premium notes, - - - -	8,416,906 87
From interest, dividends and rents, - -	18,684,274 68
Miscellaneous income, - - - -	538,823 79
Total, - - - -	\$101,308,247 18

While the above total shows an increase of \$5,033,013.98 over the preceding year, the income from premium notes shows a decrease from \$9,740,729.38 to \$8,416,906.87, a difference of \$1,323,822.51.

The premium note system would seem to be gradually dying out. The half note plan, once so popular with certain life insurance companies, has now but few advocates and fewer followers. In the State of Connecticut the ratios of notes taken to total premium receipts, by the premium note companies operating there, for the past three years, were as follows: In 1871, 21.24; in 1872, 15.67; in 1873, 13.26. This shows considerable progress toward the all cash plan in three years. Future progress in this direction will be watched with interest.

EXPENDITURES.

The following items constitute the total expenditures for 1873:

For death losses and policy claims.....	\$21,624,057 87
For policies lapsed, surrendered or purchased.....	8,806,861 07
For dividends to policy-holders.....	18,276,645 64
For dividends to stockholders	368,038 01
For re-insurance in other companies.....	308,858 87
For commission to agents.....	5,831,571 59
For salaries of agents and expenses of agencies.....	829,219 25
For medical examiners' fees.	524,580 77
For salaries of officers and employes other than agents and medical examiners	1,815,422 35
For taxes, revenue stamps, licenses, fees and rents.....	1,820,153 48
For printing, advertising, office expenses, &c.....	2,587,915 29
Premium note expenditures.....	8,850,553 78
All other expenditures.....	1,084,973 90
Total.....	\$71,228,297 86

It will be seen by the above that the total disbursements to policy holders, including the premium note expenditures, was \$57,057,617.86, or 80 per cent. of the total expenditures, against 78 per cent. the previous year. Deducting \$368,038.01, the amount paid in dividends to stockholders,

there remains \$13,802,641.49 as the total expenses of management, which is 19.5 per cent. of the whole. This percentage for 1872 was 21.4.

EXHIBIT OF POLICIES.

On the 31st of December, 1873, the life insurance companies now operating in Minnesota had 715,608 policies in force, representing \$1.880,092,930, an increase over the previous year of 34,628 policies and \$64,901,947 insurance. The expirations during the year were 108,933, covering insurance with amount of \$284,485,413. The following shows the various modes and amounts of terminations for 1872 and 1873, respectively, affording a convenient opportunity for comparison :

1872.				1873.	
	No.	Amount.		No.	Amount.
By Death, - -	7,260	\$20,494,768		7,900	\$22,388,654
“ Expiry, - -	678	1,855,750		598	1,561,026
“ Surrender, - -	20,059	61,645,874		20,514	62,818,956
“ Lapse, - -	54,825	187,450,856		54,101	188,670,222
“ Change, - -	8,680	17,184,021		8,282	28,998,381
“ Not taken, -	22,690	55,860,867		22,489	47,058,174
<hr/>				<hr/>	
Total, - -	109,192	\$298,941,186		108,933	\$284,485,413

Omitting those not taken, the following are the per cent-ages of termination for 1873 :

By Lapse, - - - - -	62.58 per cent
“ Surrender, - - - - -	28.78 “
“ Death, - - - - -	9.14 “
“ Change, - - - - -	3.86 “
“ Expiry, - - - - -	.69 “

TABLE NO. 1.
Exhibiting the total Assets, Liabilities and Expenditures at the close of 1873, of the several Life Insurance Companies operating in the State of Minnesota for the year 1874.

COMPANIES.	Total admitted Assets.	Total Liabilities to Policyholders.	Total Income.	Total Expenditures	Standard of Compensation of Reserve.
Albion.....	\$13,928,899 75	\$17,889,428 23	\$6,283,394 51	\$4,817,061 78	Actuaries 4 per cent. American 4 1/2 per cent.
Alliance Mutual.....	185,107 98	16,323 09	7,054 85	14,753 94	American 6 per cent.
Covenant Mutual.....	596,299 40	478,474 71	194,695 03	103,603 57	Actuaries 4 per cent.
Charter Oak.....	11,604,755 13	11,579,504 00	4,062,519 10	2,936,946 44	Actuaries 4 per cent.
Connecticut Mutual.....	37,646,904 60	23,941,820 78	9,961,719 99	7,274,579 48	American 4 1/2 per cent.
Continental, Hartford.....	2,641,364 01	2,666,178 97	972,042 44	815,731 61	Actuaries 4 per cent.
Continental, New York.....	6,353,694 25	6,353,444 00	2,888,909 85	2,164,430 30	American 4 1/2 per cent.
Chicago.....	293,638 82	215,226 00	174,268 87	141,098 81	American 6 per cent.
Equitable.....	22,828,641 86	19,656,466 00	9,000,180 55	6,400,068 01	American 4 1/2 per cent.
Globe Mutual.....	4,620,719 10	3,788,849 40	1,396,096 37	1,077,008 99	American 4 1/2 per cent.
Germania.....	6,880,545 15	6,364,096 70	1,345,096 73	1,222,143 51	American 4 1/2 per cent.
Germania.....	3,742,199 83	3,197,924 00	1,061,131 78	682,594 81	American 4 1/2 per cent.
Germania.....	4,908,727 70	4,585,316 64	2,474,807 60	2,214,848 66	American 4 1/2 per cent.
Germania.....	8,335,965 51	7,090,898 54	2,138,071 05	1,539,987 98	American 4 1/2 per cent.
Germania.....	199,619 80	101,393 00	108,248 08	81,869 50	American 4 1/2 per cent.
Germania.....	4,900,275 78	4,575,399 07	1,473,408 76	915,039 96	American 4 1/2 per cent.
Germania.....	28,620,968 27	24,710,006 96	7,171,410 44	4,973,136 00	American 4 1/2 per cent.
Germania.....	65,284,964 37	58,061,269 82	21,862,002 36	15,973,398 19	American 4 1/2 per cent.
Germania.....	63,963 86	49,464 50	87,737 10	54,663 44	American 6 per cent.
Germania.....	3,264,106 39	2,639,127 77	1,520,162 40	817,460 11	American 4 1/2 per cent.
Germania.....	94,430,288 17	59,914,096 57	7,549,616 21	4,604,579 65	American 4 1/2 per cent.
Germania.....	14,006,701 80	11,411,179 14	3,004,562 13	2,273,980 58	American 4 1/2 per cent.
Germania.....	12,602,119 61	11,324,997 58	3,288,213 58	1,966,477 53	Actuaries 4 per cent.
Germania.....	8,908,423 27	8,528,650 80	3,821,240 57	2,593,150 11	Actuaries 4 per cent.
Germania.....	448,773 58	68,000 00	175,413 70	155,001 84	.....
Germania.....	7,138,141 30	7,099,454 60	1,454,779 59	1,394,641 13	American 4 1/2 per cent.
Germania.....	3,449,109 26	3,003,563 14	1,454,779 59	1,394,641 13	Actuaries 4 per cent.
Germania.....	1,723,359 27	1,674,597 01	963,497 40	943,270 97	Actuaries 4 per cent.
Germania.....	343,956 81	340,916 00	147,690 40	155,546 86	Actuaries 4 per cent.
Germania.....	1,717,850 55	6,920,915 00	2,179,594 64	1,822,577 17	Actuaries 4 per cent.
Germania.....	1,122,643 72	896,426 00	779,237 49	683,859 10	American 4 1/2 per cent.
Germania.....	4,191,694 10	3,897,637 22	1,410,789 44	1,102,498 29	American 4 1/2 per cent.
Germania.....	3,494,818 25	3,353,391 02	1,367,010 08	772,978 80	American 4 1/2 per cent.
Total.....	\$314,608,909 71	\$288,481,411 17	\$101,863,947 13	\$71,288,297 36	.....

TABLE

*Showing the several items comprising the total admitted ASSETS
as reported at the*

Companies.	Loans on real estate security.	Loans on col- lateral secu- rity.	Premium notes or loans	Value of Real Estate owned.
Aetna	\$6,879,453 05	\$476,978 69	\$5,186,673 25	\$7,737 55
Alliance Mutual	102,789 57	.....	.....	.....
Covenant Mutual	197,857 78	10,125 85	216,892 89	22,330 00
Charter Oak	4,670,787 31	1,356,613 21	3,285,767 92	1,087,380 54
Connecticut Mutual	21,178,605 33	303,572 61	7,959,611 62	1,247,227 83
Continental, Hartford	456,840 40	72,500 00	1,161,347 54	.....
Continental, New York	1,200,880 61	140,078 00	2,242,157 30	810,000 00
Chicago	151,486 79	60,023 20	17,029 07	.....
Equitable	14,827,062 50	225,520 00	.....	2,902,916 96
Globe Mutual	2,125,436 36	80,000 00	38,495 09	.....
Germania	4,385,293 44	4,000 00	.....	.....
Home	1,287,950 00	117,700 00	1,028,415 87	172,660 00
Life Association of America ..	2,184,026 74	111,128 82	1,600,059 09	149,060 00
Manhattan	4,211,799 77	629,950 00	2,299,623 00	.....
Merchants	23,000 00	23,666 00	6,422 23	.....
Massachusetts Mutual	2,541,544 00	144,050 00	987,470 38	150,000 00
Mutual Benefit	11,430,350 70	.....	7,016,385 97	149,904 10
Mutual Life, New York	52,707,912 17	.....	.....	2,539,403 36
Minnesota Mutual	20,618 63	.....	6,115 54	.....
National	1,627,849 05	821,342 80	71,681 00	1,768,174 14
New York	14,135,265 13	.....	962,112 98	819,252 87
Northwestern Mutual	7,986,335 38	.....	4,320,275 35	625,000 00
New England Mutual	2,287,192 91	675,853 20	2,299,923 35	.....
Phoenix Mutual	3,654,757 74	83,879 13	3,684,716 00	.....
Railway Passenger	10,000,000 00	5,000,000 00	.....	981,222 05
St. Louis	2,234,188 84	280,374 76	2,517,799 04	.....
Security	30,682 80	.....	1,995,647 16	67,000 00
Travelers	1,063,388 60	.....	.....	67,502 30
Teutonia	65,364 00	3,104 20	39,971 44	282,709 75
Union Mutual	4,174,865 89	79,679 91	2,285,905 26	1,000 00
Universal	229,791 51	.....	339,207 90	.....
United States	2,764,340 52	92,950 00	224,890 98	12,151 26
Washington	1,863,977 87	4,682 00	.....	.....
Total	\$182,161,695 89	\$10,797,872 38	\$51,852,795 62	\$13,462,622 71

No. 2.

*of the Life Insurance Companies operating in Minnesota in 1874,
close of 1873.*

Market value of Bonds & Stocks owned.	Cash on hand.	Accrued in- terest and rents.	Net deferred and outstand- ing premiums	All other Assets.	Total admit- ted Assets.
\$4,696,415 75	\$1,182,116 03	\$601,030 31	\$340,289 22	\$53,200 00	\$18,923,892 75
.....	1,488 00	5,505 83	16,324 53	.....	126,107 93
51,562 50	28,343 10	16,318 44	43,432 18	8,546 66	595,399 40
325,725 00	402,488 36	309,219 00	166,779 49	.....	11,604,755 13
4,376,457 77	1,305,480 96	1,108,731 92	40,868 98	.....	37,646,904 60
397,784 50	221,683 57	23,640 04	307,567 52	.....	2,641,864 01
578,126 25	404,614 19	94,100 60	878,787 31	10,000 00	6,353,694 26
.....	22,452 54	3,800 00	38,547 82	.....	293,353 82
1,845,280 58	1,679,658 82	188,720 77	844,502 00	.....	22,523,641 58
1,356,120 39	145,530 28	50,706 13	228,360 96	150 00	4,020,719 10
1,020,720 00	98,584 08	76,595 93	385,610 92	.....	5,880,545 15
908,840 00	105,249 73	8,708 00	112,675 22	.....	8,742,198 83
220,910 83	130,020 38	130,641 84	432,890 00	60 00	4,908,797 70
726,555 58	356,580 33	126,259 06	485,123 60	93 30	8,835,985 51
118,452 50	6,707 70	696 00	20,666 27	.....	199,610 80
701,181 00	83,890 05	127,336 37	265,803 98	.....	4,980,975 78
3,757,305 00	514,944 02	584,031 84	168,085 14	.....	28,610,956 27
5,967,888 00	2,224,981 84	923,572 87	921,246 13	.....	65,234,984 37
15,500 00	4,131 27	1,182 27	5,491 14	825 00	53,863 85
269,818 75	151,123 99	33,172 33	160,497 34	19,123 13	3,254,108 39
4,937,320 24	1,661,537 85	175,831 98	789,985 75	.....	24,430,228 17
176,450 00	189,097 68	467,877 55	486,412 97	.....	14,005,701 80
5,614,668 50	266,252 31	248,042 98	645,291 56	.....	12,662,119 81
580,946 25	235,808 70	126,442 44	596,873 71	.....	8,963,423 97
392,622 50	86,976 38	.....	.....	1,172 70	445,773 58
401,970 00	46,696 42	162,587 45	459,620 39	54,685 85	7,138,141 80
699,550 00	121,774 36	82,247 18	492,712 41	26,594 34	8,449,108 25
315,456 00	99,600 60	37,893 65	140,050 42	.....	1,723,369 27
61,001 88	10,231 61	4,622 96	98,197 42	.....	349,995 81
219,107 50	99,656 89	271,908 00	304,718 35	.....	7,717,850 55
280,000 00	111,497 84	10,318 42	150,627 05	.....	1,122,642 72
748,645 88	179,507 37	43,216 26	142,145 09	.....	4,125,696 10
1,535,600 00	228,138 62	38,939 00	231,826 74	502 76	3,924,818 25
\$48,392,378 05	\$12,356,819 87	\$6,078,896 92	\$10,380,911 03	\$174,953 74	\$385,658,909 71

TABLE

Showing the nature of the total LIABILITIES, at the close of Minnesota

COMPANIES.	Death Losses Due and Unpaid.	Death Losses and Matured Endowments not due.
Aetna.....	\$22,378 09	\$459,626 00
Alliance Mutual.....		
Covenant Mutual.....	10,327 79	
Charter Oak.....		216,555 00
Connecticut Mutual.....		953,625 00
Continental, Hartford.....		32,861 27
Continental, New York.....		148,214 00
Chicago.....		8,000 00
Equitable.....	36,000 00	420,185 00
Globe Mutual.....	13,412 40	85,750 00
Germania.....	15,175 17	80,858 69
Home.....		24,000 00
Life Association of America.....		92,452 60
Manhattan.....		191,920 00
Merchants.....		2,000 00
Massachusetts Mutual.....		68,530 00
Mutual Benefit.....		526,217 00
Mutual Life, New York.....		638,825 84
Minnesota Mutual.....		6,500 00
National.....	500 00	90,029 62
New York.....		398,170 00
Northwestern Mutual.....		47,995 14
New England Mutual.....	137,777 00	
Phoenix Mutual.....		196,788 00
Railway Passenger.....		18,000 00
St. Louis.....	211,740 40	
Security.....		94,839 00
Travelers.....		43,476 00
Teutonia.....		4,000 00
Union Mutual.....		154,187 00
Universal.....	26,000 00	
United States.....		112,750 00
Washington.....	1,000 00	65,175 00
Total.....	\$474,810 76	\$5,176,030 16

NO. 3.

1873, of the several Life Insurance Companies operating in
in 1874.

Claims for Losses, &c., Resisted.	Net Re-insurance Reserve.	Other Liabilities.	Total Liabilities.
\$76,124 75	\$17,079,967 00	\$251,333 39	\$17,889,428 23
.....	14,503 00	1,750 00	16,253 00
3,000 00	461,017 00	4,184 01	478,474 71
59,000 00	11,294,474 00	9,475 00	11,579,504 00
133,383 00	32,418,786 00	61,076 78	33,561,820 28
.....	2,563,815 00	.....	2,566,176 23
13,000 00	5,654,590 00	7,640 00	5,823,444 00
.....	207,235 00	.....	215,235 00
25,000 00	19,218,819 00	156,452 00	19,856,456 00
20,925 00	3,663,211 00	4,960 00	3,788,248 40
.....	5,172,543 00	56,847 28	5,364,096 70
29,172 56	3,151,494 00	.....	3,197,924 00
22,500 00	4,350,775 00	422,088 04	4,865,815 64
.....	6,728,205 00	97,763 54	7,090,888 54
73,000 00	99,393 00	.....	101,393 00
.....	4,423,103 08	37,375 99	4,575,369 07
46,000 00	22,334,864 00	1,779,925 96	24,710,006 96
69,000 00	57,743,601 00	99,441 98	58,601,868 82
124,500 00	41,977 03	987 47	49,464 50
.....	1,929,399 00	12,925 00	2,039,127 77
6,274 15	20,228,096 00	208,630 37	20,916,096 57
81,200 00	11,327,684 00	6,500 00	11,411,179 14
29,000 00	11,097,817 34	89,403 16	11,824,997 50
.....	8,626,862 00	.....	8,823,660 00
25,000 00	15,000 00	.....	58,000,000 00
.....	6,672,473 56	77,982 53	7,099,454 60
137,258 11	2,886,006 00	18,718 14	3,008,563 14
10,000 00	1,594,092 00	12,295 01	1,674,587 01
19,425 00	245,182 56	719 02	249,901 58
1,000 00	6,766,729 00	.....	6,920,916 00
.....	870,428 00	.....	896,426 00
.....	3,157,575 00	27,312 22	3,297,637 22
5,000 00	3,808,881 00	3,245 02	3,883,301 02
\$1,018,769 57	\$275,341,976 57	\$3,450,332 11	\$285,461,411 17

TABLE

*Exhibiting the several sources from which was derived the total
in Minnesota*

COMPANIES.	Income from Cash Premiums.	From Interest, Dividends and Rents.
Aetna	\$3,926,253 88	\$1,318,920 72
Alliance Mutual	6,779 24	111 81
Covenant Mutual.....	121,626 46	85,948 87
Charter Oak.....	2,205,384 16	668,545 87
Connecticut Mutual	7,575,403 10	2,220,182 39
Continental, Hartford	655,783 59	145,092 78
Continental, New York.....	1,845,308 82	289,765 33
Chicago,	156,725 95	17,542 32
Equitable	8,541,694 91	1,258,485 64
Globe Mutual.....	1,181,918 77	201,776 60
Germania.....	1,607,290 77	388,620 60
Home	582,355 10	225,437 20
Life Association of America.....	1,705,249 70	288,016 38
Manhattan	1,427,607 85	531,752 78
Merchants	92,164 79	11,036 35
Massachusetts Mutual.....	921,707 72	272,015 17
Mutual Benefit.....	4,646,561 62	1,769,251 91
Mutual Life, N. Y.....	17,818,889 20	3,843,113 06
Minnesota Mutual.....	32,959 24	2,879 06
National	943,438 21	244,961 16
New York.....	5,895,194 55	1,418,094 53
Northwestern Mutual.....	1,963,053 41	952,787 77
New England Mutual.....	1,634,817 43	747,782 45
Phoenix Mutual.....	2,478,092 66	555,798 91
Railway Passenger.....	145,925 71	32,616 99
Security	962,220 78	116,750 58
Travelers.	477,408 78	108,807 27
Teutonia.....	111,386 73	20,900 40
Union Mutual.....	1,202,426 07	501,791 51
Universal.....	591,360 97	68,800 14
United States.....	1,148,624 92	262,104 52
Washington	1,042,926 75	214,082 28
Total.....	\$73,668,241 84	\$18,684,274 65

No. 4.

INCOME of 1873, of the Life Insurance Companies operating in 1874.

Miscellaneous Cash Income.	Income from Premium Notes.	Total Income.
\$91,100 89	\$892,259 02	\$6,228,534 51
163 90	.....	7,054 95
4,178 57	34,882 13	196,686 03
.....	1,208,588 07	4,082,518 10
.....	56,184 50	9,861,719 99
43,684 54	127,531 53	972,042 44
13,800 21	689,626 29	2,838,500 65
.....	.....	174,268 27
.....	.....	9,800,180 55
15,000 00	.....	1,398,695 37
185 86	.....	1,946,006 73
.....	258,329 48	1,061,121 73
83,380 45	403,161 13	2,474,807 66
.....	168,710 42	2,128,071 05
.....	6,140 92	109,342 06
.....	279,686 87	1,473,408 76
.....	755,496 91	7,171,410 44
.....	.....	21,662,002 26
.....	1,898 80	37,727 10
260,072 03	71,681 00	1,520,152 40
.....	236,826 83	7,549,616 21
.....	989,410 95	8,906,262 13
.....	806,213 62	8,188,813 58
.....	487,349 00	3,521,240 57
.....	.....	178,612 70
11,972 49	243,825 74	1,454,719 59
7,281 35	.....	593,497 40
8,004 00	12,389 27	147,620 40
.....	467,709 06	2,171,996 64
.....	124,576 88	779,237 49
.....	.....	1,410,729 44
.....	.....	1,257,010 08
\$533,828 79	\$8,416,906 87	\$101,303,247 18

TABLE

*Classification of the various items comprising the total Expen
operating in the State*

COMPANIES.	For Losses and Policy Claims.	For Policies Lapsed, Surrendered or Purchased.	Dividends to Policyholders.
Aetna	\$1,580,182 20	\$944,407 10	\$237,644 66
Alliance Mutual.....	70,529 97	2,635 18	455 93
Covenant Mutual	759,719 06	392,509 98	153,701 06
Charter Oak	2,858,114 69	297,575 17	2,727,867 76
Connecticut Mutual.....			
Continental, Hartford	123,582 81	11,897 62	162,375 97
Continental, New York.....	672,364 86	296,971 67	81,117 82
Chicago.....	41,770 97	21,364 21	15,484 41
Equitable	2,106,958 72	1,115,578 79	1,844,613 04
Globe Mutual.....	414,871 49	217,132 85	112,129 08
Germania.....	578,751 53	163,039 82	150,942 94
Home	221,907 61	88,615 27	36,615 46
Life Association of America.....	764,404 92	470,640 14	1,693 98
Manhattan	682,424 11	51,217 18	324,439 81
Merchants	7,500 00	16,368 57	2,279 11
Massachusetts Mutual.....	270,624 09	77,899 00	73,998 38
Mutual Benefit.....	1,841,572 48	391,480 37	1,503,941 64
Mutual Life, New York.....	3,379,664 80	1,675,168 03	8,397,676 22
Minnesota Mutual.....	11,000 00	789 66	1,475 79
National.....	267,585 11	196,084 64	.....
New York	1,445,025 54	1,444,898 70	664,159 75
Northern Mutual	648,263 19	170,360 34	101,212 14
New England Mutual.....	731,614 84	276,401 96	244,678 11
Phoenix Mutual.....	870,213 08	8,988 76	784,998 71
Railway Passenger.....	80,167 41	.....	.....
Security	479,856 71	91,788 58	101,289 15
Travelers.....	123,702 82	18,141 88	220 88
Tutonia	60,699 28	3,256 88	2,521 34
Union Mutual.....	892,111 08	106,184 57	88,149 74
Universal.....	231,826 75	67,457 14	.....
United States.....	243,069 07	293,055 62	299,329 16
Washington.....	324,978 73	81,311 94	136,574 15
Total.....	\$21,624,057 37	\$8,806,861 07	\$18,276,645 64

No. 5.

ditures for the year 1873, of the several Life Insurance Companies of Minnesota in 1874.

Dividends to Stockholders.	To other Companies for Re-insurance.	For Commissions.	Salaries and Traveling Expenses of Agents and Managers of Agencies.	For Medical Examiners' Fees.
\$45,000 00	\$102,751 64	\$360,458 86	\$15,429 06	\$29,316 19
.....	.....	621 88	852 88	290 95
.....	2,039 67	12,349 19	21,899 55	8,060 00
16,000 00	.....	298,691 64	.....	11,745 42
.....	.....	572,912 48	.....	14,518 00
24,600 00	9,598 01	76,307 29	46,649 46	6,836 28
7,000 00	7,702 04	223,502 45	88,313 15	28,308 45
6,977 50	1,460 84	10,085 20	21,655 89	8,958 48
8,050 00	4,182 18	584,112 16	25,281 69	66,636 86
13,728 40	5,857 45	107,457 69	68,931 00	18,412 49
24,000 00	.....	102,361 95	88,568 97	10,550 26
15,000 00	.....	71,758 25	8,975 63	4,601 50
.....	29,155 92	148,301 71	104,641 56	16,647 06
60,000 00	.....	164,980 86	904 20	9,904 20
.....	.....	17,754 98	4,636 62	3,321 50
.....	1,557 02	.....	.....	.....
.....	12,810 60	75,704 67	68,625 92	5,924 00
.....	.....	419,240 51	.....	21,778 52
.....	.....	356,317 12	.....	60,712 65
.....	.....	905 60	2,187 35	865 50
60,000 00	.....	96,591 05	28,486 28	10,440 00
.....	24,642 96	.....	.....	.....
.....	44,673 78	318,471 77	28,500 00	56,632 00
.....	.....	238,294 85	31,051 04	17,883 83
.....	.....	147,188 35	.....	11,057 63
960 00	.....	269,239 91	90,646 00	31,245 41
80,000 00	.....	48,863 04	8,998 25	7,660 76
.....
12,780 00	19,015 51	175,841 62	18,883 83	8,766 36
.....	5,670 05	49,672 42	2,572 29	8,540 38
.....	842 76	12,468 84	20,403 44	6,504 00
.....	.....	115,069 39	74,259 14	17,760 51
16,100 00	.....	100,253 06	7,465 56	15,989 01
.....	12,643 66	.....	.....	.....
18,850 89	24,879 23	188,484 81	2,740 54	11,296 67
10,146 72	.....	69,368 55	14,770 51	9,025 10
\$366,038 01	\$306,853 87	\$5,881,571 59	\$829,319 25	\$524,530 77

TABLE No.

*Classification of the various items comprising the total Expendi
operating in the State*

COMPANIES.	For Salaries of Officers and Employes other than Agents and Medical Examiners.	For Taxes, Revenue Stamps, Licenses, Fees and Rents.
Aetna	\$66,990 08	\$134,626 50
Alliance Mutual.....	1,470 00	561 50
Covenant Mutual.....	11,759 00	4,382 21
Charter Oak.....	49,600 00	71,357 45
Connecticut Mutual.....	66,469 18	225,471 82
Continental, Hartford	23,319 40	19,023 55
Continental, New York	75,637 19	47,417 98
Chicago	9,822 46	2,301 46
Equitable.....	238,434 31	107,625 47
Globe Mutual.....	50,563 80	33,605 09
Germania	56,502 57	29,940 39
Home.....	32,186 12	16,782 15
Life Association of America.....	60,008 45	33,607 26
Manhattan	67,728 71	50,027 88
Merchants.....	8,710 94	11,590 48
Massachusetts Mutual.....	38,954 28	22,063 81
Mutual Benefit	66,711 32	95,270 69
Mutual Life, New York.....	281,886 34	115,699 22
Minnesota Mutual.....	5,697 24	706 56
National.....	52,454 78	19,776 52
New York.....	186,078 45	85,493 28
Northern Mutual.....	78,802 93	40,984 70
New England Mutual.....	55,000 00	18,250 71
Phoenix Mutual.....	35,257 00	57,227 73
Railway Passenger.....	14,046 79	7,647 64
Security	35,725 64	28,882 42
Travelers	7,974 99	778 37
Teutonia	15,859 96	7,160 85
Union Mutual.	47,805 13	35,774 31
Universal	40,551 60	84,651 90
United States.....	38,608 23	25,408 53
Washington	46,844 56	16,877 12
Total ..	\$1,815,492 85	\$1,820,158 48

5.—Continued.

tures for the year 1873, of the several Life Insurance Companies of Minnesota in 1874.

For Printing, Advertising, Office Expenses, &c.	Premium note Expenditures.	All other Expenditures.	Total Expenditures.
\$49,476 81	\$1,300,779 14		\$4,817,061 18
4,761 61		\$5,985 92	14,788 94
10,508 63	13,945 99	48 25	153,608 57
98,705 91	1,138,215 97		2,985,246 44
124,788 30	891,917 08		7,274,579 48
13,506 40	993,308 49	8,521 30	815,751 61
107,159 48	459,747 69	69,127 58	2,164,480 30
6,143 87		71 00	141,095 81
361,471 95		187,164 89	6,600,058 01
37,286 00		2,068 24	1,077,008 08
80,008 81		11,481 27	1,282,143 51
8,248 17	200,294 94	2,599 71	659,584 81
138,441 11	880,829 48	65,822 17	2,214,348 66
34,202 16	161,008 09	24,009 74	1,539,987 28
7,577 98		698 00	81,989 50
28,066 78	240,604 96	5,642 62	915,089 96
108,590 11	590,091 66	1,508 70	4,975,136 00
597,998 61		508,806 20	15,378,829 19
1,568 97	1,807 45		34,652 44
45,178 60		26,270 17	817,460 11
214,294 50	281,569 88	59,286 60	4,693,579 65
64,109 81	881,969 25	497 95	2,272,880 59
123,481 28	387,810 15		1,996,477 53
85,802 29	853,870 01	1,805 66	2,589,750 11
12,082 07		1,541 88	156,001 84
46,452 76	326,417 86	46,541 19	1,386,641 18
11,320 48		14,616 88	248,270 94
14,157 27	12,189 76		155,568 86
38,758 14	373,074 02	83,686 14	1,392,577 17
37,072 02	116,407 46	3,440 94	683,859 10
67,263 84			1,102,488 29
59,987 12		8,740 90	772,975 80
\$2,587,915 29	\$8,850,553 78	\$1,084,973 90	\$71,228,297 86

TABLE

Being an Exhibit of policies ; showing the Insurance in force at the several Life Insurance Companies

COMPANIES.	Policies in force at close of 1872.	
	No.	Amount.
Aetna	50,028	\$100,618,772
Alliance Mutual		
Covenant Mutual	1,837	3,895,568
Charter Oak.....	26,756	63,427,688
Connecticut Mutual.....	62,826	181,726,840
Continental, Hartford	10,741	18,820,158
Continental, New York.....	28,579	60,628,390
Chicago.....	2,990	3,962,149
Equitable	48,135	171,443,851
Globe Mutual.....	12,584	30,236,185
Germania	19,365	84,606,315
Home	10,575	21,466,111
Life Association of America.....	10,884	51,720,985
Manhattan.....	13,124	42,343,613
Merchants	686	1,845,951
Massachusetts Mutual.....	14,484	38,195,008
Mutual Benefit	89,425	183,163,652
Mutual, New York	78,146	264,591,882
Minnesota Mutual	487	884,896
National.....	9,190	20,696,350
New York	41,284	118,622,605
Northwestern Mutual.....	35,205	64,175,217
New England Mutual.....	23,387	65,964,525
Phoenix Mutual.....	32,990	71,915,349
Security	13,484	32,554,062
Travelers	50,804	114,746,992
Teutonia	3,684	8,439,433
Union Mutual.....	17,528	39,814,363
Universal.....	6,842	17,664,936
United States.....	10,128	22,574,578
Washington	10,967	25,308,957
Total	690,980	\$1,814,990,938

No. 6.

the beginning of 1873, and the net result at the close of 1873, of operating in Minnesota in 1874.

Policies in force at close of 1873.		Net Increase.		Net Decrease.	
No.	Amount.	No.	Amount.	No.	Amount.
53,583	\$98,864,149	3,555	.....	.....	\$1,754,628
116	587,500	116	\$587,500	.....	.....
2,105	4,205,898	278	810,880	.....	.....
26,761	61,967,847	5	.....	.....	1,459,841
63,550	181,802,730	724	75,890	.....	.....
10,809	18,878,908	59	58,750	.....	.....
27,931	57,452,488	.....	.....	648	3,170,907
2,952	8,754,412	38	.....	.....	207,787
47,288	184,282,120	4,158	12,788,779	.....	.....
12,549	28,922,531	15	.....	.....	1,818,654
19,789	34,846,619	374	240,804	.....	.....
10,754	21,778,088	179	808,972	.....	.....
12,958	50,094,617	2,074	.....	.....	1,626,368
18,085	42,000,529	89	.....	.....	848,084
1,854	2,571,676	678	1,225,725	.....	.....
14,321	32,151,889	.....	.....	163	1,040,609
39,938	181,443,818	518	.....	.....	1,719,834
56,416	289,505,789	8,270	24,918,857	.....	.....
654	985,924	167	101,028	.....	.....
11,725	26,748,253	2,535	6,052,908	.....	.....
43,160	123,672,386	1,926	4,949,781	.....	.....
35,226	64,692,008	21	516,786	.....	.....
21,854	64,329,160	.....	.....	488	1,635,865
35,274	75,694,831	2,284	3,778,982	.....	.....
11,118	25,929,383	.....	.....	2,866	6,624,679
58,968	189,043,506	8,184	24,296,514	.....	.....
4,801	3,859,706	617	490,228	.....	.....
18,808	42,904,755	1,280	3,090,890	.....	.....
6,745	17,880,487	.....	165,451	97	.....
9,993	23,035,016	.....	460,488	120	.....
11,398	26,812,062	431	1,508,105	.....	.....
715,608	\$1,880,092,930	38,515	\$85,798,708	3,887	\$20,896,761

TABLE

*Showing the number and amount of Policies terminated during
the several Life Insurance Companies*

COMPANIES.	By Death.		By Expiry.		By Surrender.	
	No.	Amount.	No.	Amount.	No.	Amount.
Aetna	668	\$1,661,528	7	\$15,500	3,391	\$8,441,246
Alliance Mutual.....	88	88,482	1	1,500	25	51,082
Covenant Mutual.....	948	699,875	8	4,000	1,121	2,714,682
Charter Oak.....	871	2,685,987	8	8,800	1,586	4,987,090
Connecticut Mutual.....	112	174,938	8	33,000	190	200,983
Continental, Hartford.....	308	701,055	8	87,500	705	1,960,000
Continental, New York.....	81	41,770	.....	.....	258	364,738
Chicago	545	2,294,560	14	75,000	1,917	11,438,157
Equitable	147	452,122	1	7,500	1,017	3,273,327
Globe, Mutual.....	858	358,672	16	16,058	683	1,294,734
Germania	104	284,270	2	8,500	727	1,418,150
Home	158	798,650	7	35,500	198	1,014,376
Life Association of America	197	675,017	.....	.....	122	406,513
Manhattan	5	7,500	.....	.....	81	212,189
Merchants.....	148	320,875	132	611,800	172	451,607
Massachusetts Mutual	515	1,845,822	6	5,960	298	958,936
Mutual Benefit... ..	924	2,904,880	.....	.....	2,500	8,299,110
Mutual Life, New York.....	6	11,500	.....	.....	16	36,000
Minnesota Mutual.....	126	296,859	.....	.....	116	404,264
National	518	1,511,670	19	45,840	2,407	7,538,011
New York	821	706,157	4	82,275	787	1,183,157
Northwestern Mutual	246	776,888	10	87,000	415	1,400,317
New England Mutual	863	957,018	.....	.....	83	157,676
Phoenix Mutual	208	591,952	9	37,100	198	521,504
Security.... ..	148	251,996	.....	.....	36	75,305
Travelers	88	52,023	.....	.....	42	63,500
Teutonia	195	424,700	5	5,400	459	1,057,485
Union Mutual.....	110	257,951	826	514,858	875	948,356
Universal	189	817,253	3	12,000	210	641,205
United States	115	304,590	8	21,485	481	1,258,235
Washington.....						
Total.....	7,900	\$32,868,654	597	\$1,561,026	20,514	\$62,813,956

• No. 7.

the year 1873, and the mode of their termination, as reported by operating in Minnesota in 1874.

By Lapse.		By Change.		Not Taken.		Total.	
No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
1,705	\$6,310,776	.....	.....	1,302	\$2,651,109	7,105	\$19,087,731
1	1,000	.....	.....	18	59,000	19	60,000
802	545,644	.....	\$143,949	178	336,628	539	1,166,288
2,782	6,909,845	.....	.....	1,009	2,087,830	5,163	12,415,232
2,035	6,464,586	.....	190,000	450	1,238,200	4,955	15,531,378
1,280	2,166,250	.....	330,275	468	922,400	1,983	3,827,842
5,140	10,623,960	512	970,000	1,200	2,500,000	7,868	16,782,516
390	1,066,158	.....	.....	89	110,166	1,268	1,601,348
4,187	16,053,232	.....	.....	2,587	10,822,850	9,250	40,613,799
1,982	5,336,596	3	18,000	486	1,397,914	3,665	10,486,856
903	1,432,025	11	25,889	264	465,734	2,280	3,896,064
180	274,950	.....	26,500	197	268,500	1,144	2,229,870
1,741	7,699,303	475	4,079,525	825	2,339,456	3,404	15,966,812
948	2,958,079	161	587,800	357	1,188,388	1,785	5,717,797
319	564,750	.....	.....	288	529,900	693	1,314,339
1,128	2,755,150	.....	91,024	439	862,450	2,019	5,092,906
1,059	3,460,340	393	3,216,785	407	1,144,350	2,678	3,968,858
3,060	3,407,210	.....	6,860,501	1,652	5,175,540	3,146	31,646,741
100	139,664	.....	.....	146	180,000	268	317,164
1,364	2,935,470	323	934,000	792	1,984,306	2,726	6,554,900
3,043	3,052,165	.....	1,211,156	921	3,213,136	6,908	21,571,678
3,227	6,274,266	46	1,212,486	753	2,103,184	5,093	11,510,475
2,580	6,882,699	.....	32,500	282	583,325	3,588	9,712,229
3,289	6,956,513	661	1,747,725	3,092	5,482,548	7,488	15,281,430
3,840	7,966,455	357	1,055,273	730	1,459,447	5,337	11,631,731
783	1,388,150	232	458,669	338	625,400	1,537	2,799,520
863	722,000	88	31,500	975	305,000	1,955	1,674,027
1,665	4,084,526	1	659,024	711	1,603,700	3,029	7,384,835
1,523	4,624,791	.....	.....	701	2,344,425	3,035	3,590,330
1,323	3,259,970	14	166,850	575	1,841,130	2,269	6,238,407
905	2,455,200	.....	.....	333	982,215	1,842	5,021,675
54,101	\$133,670,222	3,232	\$23,998,331	22,469	\$47,058,174	106,963	\$284,485,413

TABLE

Showing name, location and names of officers of each Life and in this State, and names and residences of attorneys for

Name of Company.	Location.	Officers.
		President.
Etna	Hartford, Connecticut,	Thomas O. Enders.
Alliance Mutual	Leavenworth, Kansas,	H. D. McKay.
Covenant Mutual.....	St. Louis, Missouri,	E. Wilkerson.
Charter Oak.....	Hartford, Connecticut,	James C. Walkley.
Connecticut Mutual.....	Hartford, Connecticut,	James Goodwin.
Continental.....	Hartford, Connecticut,	James S. Parsons.
Continental.....	New York City, New York,	L. W. Frost
Chicago.....	Chicago, Illinois,	Wm. F. Tucker.
Equitable.....	New York City, New York,	William C. Alexander.
Globe Mutual.....	New York City, New York,	Pliny Freeman.
Germania.....	New York City, New York,	Hugo Wesendonck.
Home.....	Brooklyn, New York	George O. Ripley.
Life Association of America,	Saint Louis, Missouri,	Henry W. Hough.
Manhattan.....	New York City, New York,	Henry Stokes.
Merchants.....	New York City, New York,	B. F. Beekman.
Massachusetts Mutual.....	Springfield, Massachusetts,	Ephriam W. Bond.
Mutual Benefit.....	Newark, New Jersey,	Lewis C. Grover.
Mutual	New York City, New York,	Frederick S. Winston.
Minnesota Mutual.....	St. Paul, Minnesota,	H. H. Sibley.
National, U. S. of A.....	Washington, D. C.	E. A. Rollins.
New York.....	New York City, New York,	Morris Franklin.
Northwestern Mutual	Milwaukee, Wisconsin,	John H. Van Dyke.
New England Mutual.....	Boston, Massachusetts,	Benjamin F. Stevens.
Phoenix Mutual.....	Hartford, Connecticut,	Edson Fessenden.
Railway Pass'nger Assurance	Hartford, Connecticut,	James G. Batterson.
Saint Louis.....	St. Louis, Missouri,	James B. Eads.
Security	New York City, New York,	Robert L. Case.
Travelers.....	Hartford, Connecticut,	James G. Batterson.
Teutonia	Chicago, Illinois,	A. C. Hesing.
Union Mutual.....	Augusta, Maine,	Henry Crocker.
Universal.....	New York City, New York,	William Walker.
United States.....	New York City, New York,	John E. De Witt.
Washington	New York City, New York,	Cyrus Curtiss.

No. 8.

*Casualty Insurance Company now authorized to transact business
other State Companies on whom process can be served.*

Officers.	Attorney to accept service of process in Minnesota.	
Secretary.	Names.	Residence.
J. L. English.	John Kelliher.	Saint Paul.
Geo. A. Moore.	M. S. James.	Saint Paul.
Alfred Carr.	A. M. Greeley.	Minneapolis.
Halsey Stevens.	Arthur E. Clark.	Saint Paul.
Jacob L. Greene.	L. H. Tenney.	Glyndon.
Robert E. Beecher.	J. J. Aiken.	Owatonna.
J. P. Rogers.	W. C. Cowles.	Minneapolis.
John W. Clapp.	E. B. Ames.	Minneapolis.
Samuel Borrowe.	Charles Etheridge.	Saint Paul.
James M. Freeman.	George A. Clarke.	Mankato.
Cornelius Doremus.	Ferdinand Willius.	Saint Paul.
William J. Coffin.	Russ B. Davis.	Austin.
J. S. Pierce.	Eben Holmes.	Saint Paul.
Jacob L. Halsey.	Wm. R. Trippe.	Minneapolis.
James A. Taber.	Otto W. Rimpler.	Saint Paul.
Avery J. Smith.	John Cormerass.	Minneapolis.
Edward A. Strong.	Wm. Windom and J. Douglas.	Winona.
John M. Stuart.	Harlow A. Gale.	Minneapolis.
H. Knox Taylor.	.....	.....
John M. Butler.	Insurance Comm'r of Minn.	Saint Paul.
William H. Beers.	I. F. A. Studdart.	Saint Paul.
Williard Merrill.	William Fry.	Saint Paul.
Joseph M. Gibbens.	Geo. A. Nash.	Saint Paul.
James F. Burns.	Van Dusee & Thompson.	Minneapolis.
Charles E. Willard.	Charles Etheridge.	Saint Paul.
S. W. Lomax.	Claude Von Trotha.	Minneapolis.
Isaac H. Allen.	Isaac C. Seeley.	Minneapolis.
Rodney Dennis.	S. S. Eaton.	Saint Paul.
C. Knobelstorff.	Gustave Leue.	Saint Paul.
Whiting H. Hollister.	John H. Ward & Co.	Saint Paul.
John H. Bewley.	J. C. Green.	Saint Paul.
Charles E. Pease.	L. C. Burt.	Saint Paul.
William Haxtun.	John A. Sabin.	Saint Paul.

BUSINESS IN MINNESOTA.

The succeeding table—No. 9—pertains to the life insurance business transacted in Minnesota in 1873.

The number of new policies issued upon the lives of citizens of this State during the year was 2,649, covering insurance to the amount of \$4,301,572. The amount of premium receipts during the same period was \$441,128.81, and the amount paid policy holders on account of death losses, \$201,054.00.

The following is a general summary of the life insurance business in Minnesota for the last two years :

	1872.	1873.
Number of policies issued during the year,	2,832	2,649
Amount insured thereby, - - -	\$4,487,905 00	\$4,301,572 00
Total premiums collected, - - -	483,083 52	441,128 81
Amount of death losses paid, - - -	135,898 79	201,054 00
Death losses incurred, - - -	135,154 87	162,649 00
Ratio of losses paid to premiums received,	28.09	47.84
Ratio of losses incurred to premiums rec'd,	27.9	36.8
Total policies in force Dec. 31, - - -	9,006	9,223
Whole am't of insurance in force, Dec. 31,	\$15,783,036 88	\$16,035,433 60
Average amount of outstanding policies,	1,752	1,749

It will be observed that the business of 1873 is considerably less than in 1872, the premium receipts showing a falling off of \$41,904.71, and the number of policies issued being less by 189. On the other hand, the losses paid show an increase of \$65,155.21, and the losses incurred an increase of \$27,494.13.

The following shows the total premium receipts in Minnesota of the fire and inland and life insurance companies operating in the State for the six years last past :

	Fire and Inland.	Life.
1868, - - - - -	\$391,951 57	\$285,860 91
1869, - - - - -	417,851 88	353,418 14
1870, - - - - -	430,458 93	423,014 89
1871, - - - - -	440,927 62	503,170 35
1872, - - - - -	689,738 24	483,083 52
1873, - - - - -	846,743 64	441,128 81

It thus appears that the fire and inland business has gradually increased from year to year during the entire period, the premium receipts of 1873 being over twice as great as those of 1868, while the life business reached its culminating point in 1871, since which time it has gradually declined, and this notwithstanding a large increase in the wealth and population of the State.

The Minnesota Mutual led all other companies in the number of policies issued, but was in turn led by several companies in the amount of insurance taken. It issued 431 policies, the insurance amounting to \$411,441. The Chicago Life is next in the number of policies issued, 318,—the insurance reaching \$415,475. Next comes the Northwestern Mutual with 272 policies and \$468,953 insurance, followed by the Mutual of New York with 271 policies, representing \$590,075 insurance—a reduction of one in the number of policies, but an increase of \$121,122 in the amount insured. The Northwestern Mutual has for a number of years been doing a very large business in Minnesota. Its policies on the lives of citizens of this State numbered, on the 31st of Dec., 1873, 2,201; and the outstanding insurance thereon reached the sum of \$336,455,400. Its premium receipts for the year amounted to \$96,484.75. The Mutual of New York carried, at the close of the year, \$236,889,500 insurance in Minnesota, and the Mutual Benefit of New Jersey \$114,500,000. The policies of the latter company numbered only 347, the average amount of the policies being greater than that of any other company. Further particulars in regard to the business of the several companies in Minnesota will be found in the table following:

TABLE

*Showing the business of Life Insurance transacted in the State of
size of policies and amount of Insu*

COMPANIES.	Number Policies Issued.	Amount Insured.	Premiums Collected.
Aetna	29	\$53,900	\$38,183 34
Covenant Mutual.....	51	73,500	8,544 80
Charter Oak.....	117	155,390	21,766 77
Connecticut Mutual.....	81	66,942	18,007 42
Continental, Hartford	51	80,500	2,298 14
Continental, New York.....	147	164,983	12,648 96
Chicago.....	318	415,475	5,288 17
Equitable.....	47	193,500	16,673 77
Globe Mutual	25	26,683	1,746 00
Germania.....	34	62,642	16,069 20
Home.....	70	82,000	4,020 19
Mound City.....	68	95,500	1,409 88
Merchants.....	58	62,000	1,455 00
Massachusetts Mutual.....	11	31,500	13,199 26
Mutual Benefit	48	91,600	17,111 21
Mutual Life, N. Y.....	271	590,075	52,771 12
Minnesota Mutual.....	431	411,441	32,969 24
National.....	181	329,517	9,454 68
New York.....	72	170,000	19,127 11
Northwestern Mutual	272	468,953	96,484 75
New England Mutual.....	40	138,500	29,049 49
Phoenix Mutual	134	293,486	22,545 54
Railway Passenger.....	.....	.....	2,011 75
Security	34	81,200	4,381 20
Travelers.....	23	36,985	4,078 42
Teutonia.....	69	51,000	1,706 68
Union Mutual.....	26	47,500	2,401 33
Universal.....	6	27,000	5,777 41
Total.....	2,649	\$4,301,572	\$441,128 81

No. 9.

*Minnesota during the year 1873, together with the number and
 rance outstanding at close of year.*

Death Losses paid.	Death Losses in- curred.	Whole num- ber of Poli- cies in force.	Total amount of Insurance outstanding	Average amount of outstanding Policies.	Ratio of losses in- curred to premiums received in 1873.
\$13,380 00	\$9,565 00	581	\$600,844 00	\$1,208	83.9
.....	.....	99	176,703 60	1,784	.....
7,000 00	.....	402	594,187 00	1,478	.....
6,090 00	8,090 00	252	581,000 00	2,107	62.1
.....	.....	80	54,500 00	1,816	.....
4,000 00	4,000 00	847	405,588 00	1,109	81.6
2,000 00	2,000 00	819	446,478 00	1,899	87.8
13,500 00	18,500 00	284	682,900 00	2,404	80.9
.....	.....	57	72,533 00	1,872	.....
6,000 00	6,000 00	247	855,680 00	1,439	37.3
.....	.....	168	227,500 00	1,854	.....
.....	.....	57	86,500 00	1,517	.....
.....	.....	32	37,000 00	1,156	.....
.....	.....	180	400,000 00	2,223	.....
17,000 00	.....	847	1,145,000 00	8,299	.....
25,000 00	26,000 00	1,041	2,368,895 00	2,975	49.2
11,000 00	11,500 00	654	935,924 00	1,431	34.8
15,300 00	15,460 00	257	404,124 00	1,611	16.3
8,504 00	26,504 00	870	770,000 00	2,081	13.8
38,400 00	31,400 00	2,201	3,864,554 00	1,528	32.5
17,000 00	.....	220	670,098 00	8,045	.....
19,680 00	.....	757	950,103 00	1,255	.....
.....	30 00	.....	.....	.....	1.4
.....	.....	69	159,700 00	2,814	.....
.....	5,000 00	118	189,452 00	1,596	122.5
1,000 00	1,000 00	77	68,000 00	8,181	58.5
1,000 00	2,600 00	59	109,500 00	1,855	108.2
200 00	.....	68	192,500 00	8,055	.....
\$201,054 00	\$162,649 00	9,223	\$16,085,433 60	\$1,749	36.3

UNINSURED LIVES.

Upon the basis of the military census taken by the Adjutant General in 1870, it is estimated that the persons capable of bearing arms in the State of Minnesota, now numbers not less than 75,000. This probably does not materially vary from the insurable population of the State. The number of policies in force on the lives of citizens of the State at the close of the year, in the companies reporting to this department, was 9,223. The number of policy holders would not be as great, many persons having policies in two or more companies. On the other hand, a comparatively large number of policies are held by citizens of the State in companies not now operating here.. It is believed that a close approximation to the actual number will be attained by adding ten per cent. to the number reported. This would make 10,145, which, being deducted from the number of insurable lives as given above, leaves nearly 65,000 as the uninsured insurable population of the State, and this, in all probability, falls below the actual number.

AMALGAMATIONS.

- The question of Amalgamations, or wholesale re-insurances, is one which the writer hereof had designed discussing somewhat in this report, but having before him a copy of the late Michigan Report containing an able and carefully considered article on the same question, expressing his exact views, the following extract therefrom is given instead. It is needless to add that Commissioner Row presents the case honestly, ably and clearly :

“ In the last report from this department this subject was considered at length. The conclusions then reached were :

“1st. That by re-insurances, as now practiced, great wrong was done to the policy-holders transferred, and also to the policy-holders of the company receiving the transfer.

“ 2d. That whenever it became advisable for the State to wind up a company, or desirable on the part of the company

itself to close business, that the *policy-holders* should be permitted to elect trustees for the proper *pro rata distribution of the effects to the lawful owners of the reserve*.

“Subsequent developments concerning wholesale re-insurances have confirmed the opinion then entertained, that they should be absolutely prohibited by law. This manner of voiding solemn obligations to policy-holders, and of winding up business, has been adopted by companies as the easiest and most lucrative. The way is easy, because done under cover of present laws which allow a company ‘to re-insure any risk undertaken by it, and to grant re-insurances upon any similar risk.’ No claim is set up that the spirit and true intent of such a clause in the laws of the several States was not to *protect* policy-holder and company by additional security which the endorsing company would give. Such laws were not for wholesale transfers without the knowledge or consent of the policy-holders. A law which was designed to give strength to honorable management, has been perverted and distorted into a source of alarming weakness, and until public confidence is growing threadbare in an institution whose sole dependence must be its claim to honesty and fair dealing. The difficulty of concert of action on the part of policy-holders who are far removed and have no knowledge of the transfer, and the apparent unequal chances in a contest with a corporation, by individuals whose money would act in the double capacity of employing counsel for plaintiff and defendant, have doubtless prevented an appeal to the courts. * * * *

“The great wrongs perpetrated by the re-insurances as now practiced are by no means borne by the policy-holders of the re-insured company alone. The company which re-insures or takes in another, without any examination as to health, conditions, without reference to climatic disabilities, and regardless of the real cost of carrying such risks to maturity, does a grievous wrong to *its* policy-holders. These new policy-holders, *en masse*, are forced trespassers upon the reserve fund of others. There may be isolated instances wherein two companies have been merged as an economical measure, to the mutual advantage of each. These cases are rare indeed. The elements composing the mixture are not harmonious. Jealousy and ill feeling of ousted officers make easy work for wreckers who desire fresh spoils. Agents who have spent years of work in building up a company are left in an extremely vexatious and embarrassing position toward their patrons, to explain

something which is unexplainable. They have been retailing false hopes and promises, coined for them at the home office. The pecuniary loss and injured business reputation of the agent who has unwittingly duped his friends is no small factor in the product of the iniquities of re-insurances. These elements of disorganization and discord, combined with the deluded policy constituents, leave but faint hopes that the new compact will prove a lasting success. * * *

“The men who have set themselves up in the business of selling life insurance, and by fair promises have drawn in the money and influences of policy-holders, and who fail to carry out in good faith the contracts they have entered into, are not entitled to any false sympathy, much less to money emoluments. The deluded victims of their incapacity or dishonesty need sympathy and the protection of the strong arm of the law to reclaim a portion of the funds entrusted to incompetent hands. * * * * *

“It is probable that there is a very large majority of policy-holders in the States who would even vote their companies into hands of receivers to-day, rather than subject themselves to be sold out and transferred without their knowledge or consent. The wrongs now done to policy-holders are small compared with those for which present re-insurances are simply paving the way. The companies which have recently insured and gone out of business are of comparatively recent organization. The decrease in the number of companies is not yet so great as to prevent active competition, but the tendency is to build up huge monopolies, which the people, and particularly the policy-holders of life insurance companies, in the light of recent re-insurances, have good cause to fear. * * * * *

“The policy-holders of this country demand from the law-makers of each State that charters life insurance companies a statute that shall absolutely compel such corporations to fulfill their contracts, or to disgorge and make a *pro rata* distribution of the funds to the lawful owners. * * *

“Massachusetts has already by law prohibited her life insurance companies from re-insuring their risks *without the approval of their Insurance Commissioner*, except as to a fractional part, not exceeding one-half of any individual risk. In relation to this law the Commissioner of Connecticut makes the following remark, in which we concur:

“ ‘The wisdom of reposing in any one individual so great a power, with its responsibilities and temptations, especially if there be a probability that he will be called to exercise it,

is more than questionable, and it may reasonably be doubted whether most officials would not shrink from the assumption of its duties and responsibilities single-handed.' ”

RE-INSURANCE RESERVES.

In computing the re-insurance reserves to be at all times maintained by life insurance companies there are, excluding Minnesota, but two standards recognized by the laws of the several States having insurance departments, viz.: The Actuaries', or Combined Experience Table of Mortality and four per cent. interest, and the American Experience Table of Mortality and four and one-half per cent. interest. Connecticut, Illinois, Maine, Massachusetts and New Hampshire have adopted the former, and California, Iowa, Kansas, Kentucky, Maryland, Michigan, Missouri, New Jersey, New York, Ohio, Pennsylvania, Tennessee, Virginia and Wisconsin, the latter. Minnesota has a standard of her own, differing from both of these. It is the American Experience Table of Mortality and *six per cent.* interest. Every life insurance company doing business in the State is required to have on hand at all times, the net value of all its policies in force, after all other liabilities of the company have been provided for. “And the net value of a policy at any time shall be taken to be the net single premium which will at that time effect the insurance, less the value at that time of the future net premiums called for by the table of mortality and rate of interest designated.” That is to say, the reserve of each company must be that sum of money which being compounded at the rate of interest designated, will, in connection with the money the company is to receive, afford the necessary means to pay each policy claim as it falls due, the calculations to be made on the standard above given. Companies unable to show assets sufficient to cover this reserve, and all other liabilities, are deemed insolvent.

Of the thirty-one companies of other States reporting to

this department, but three have used the Minnesota standard in computing their reserves. Twenty have computed on the American Experience Table and $4\frac{1}{2}$ per cent. interest, and the other eight on the Actuaries' or Combined Experience Table and 4 per cent. interest, and these higher reserves, based upon the severer standards, have, of course, been accepted instead of the six per cent. valuation designated by the law of this State. Table No. 1, exhibiting the total assets, total liabilities, &c., shows also the standards upon which the reserves of the several companies have been computed. It would be an advantage if this standard were the same in all the States. Comparisons as to the strength and relative standing of companies would thus be much simplified, and the weaker company would not then be made to appear the stronger, as is now often the case, by reason of these different standards.

Why the standard was fixed so low in Minnesota, unless, as is asserted by some, it was to aid the Minnesota Mutual over the shoals and shallows encountered by all new companies, the writer cannot say. It would be difficult to adduce a good reason. Whatever it was, there is now no good reason why the law should not be amended by changing the rate of interest from 6 per cent.—as at present—to $4\frac{1}{2}$ per cent., the same as in Iowa, Wisconsin, New York, and other States. It is not probable that the Minnesota Mutual would object to the change—indeed it may be entirely opposed to a continuance of the present low standard. The writer is informed that the company intends to extend its business into other States next year, and in order to do this it will be obliged to compute its reserve on at least as severe a standard as the American Experience Table with $4\frac{1}{2}$ per cent. interest. The State of Minnesota alone affords too small a field for a life insurance company to thrive in. No company can attain any considerable growth within such circumscribed limits. Undoubtedly the managing officers of the Minnesota Mutual, who are able and enterprising men, fully appreciate this fact and have shaped their plans accordingly. It is therefore respectfully urged that the law establishing the standard of

reserve for life companies, be amended as above indicated.

Respectfully submitted,
A. R. McGILL,
Insurance Commissioner.

STATEMENT

Showing in detail all moneys received by the Insurance Commissioner of Minnesota for licenses and fees provided by law, for the six months ending July 1, 1874.

COMPANIES.	Filing copy of Charter.	Filing annual statement.	Issuing Com- pany's and Agent's cer- tificates.	Total.
Phoenix of Hartford.....		\$20	\$35	\$55
Orient of Hartford.....		20	8	28
National of Hartford.....		20	15	35
Watertown of Watertown, N. Y.....	\$25	20	5	50
American Central of St. Louis.....		20	12	32
Clay Fire and Marine of Newport.....		20	8	28
Home of New York.....		20	40	60
Atlantic and Pacific of Chicago.....		20	15	35
St. Joseph Fire and Marine of Mo.....		20	4	24
Niagara of New York.....		20	14	34
Railway Passengers Association.....		20	47	67
St. Paul Fire and Marine.....		20	3	23
Brewers of Milwaukee.....		20	4	24
Germania Fire of New York.....		20	28	48
Hanover Fire of New York.....		20	28	48
Northwestern Mutual Life, Milwaukee.....		20	31	51
American Central.....			1	1
Franklin Fire of Philadelphia.....		20	10	30
Aetna of Hartford.....		20	48	68
Hartford of Hartford.....		20	60	80
Watertown of Watertown.....			1	1
Home Life of New York.....		20	4	24
Citizens of Memphis.....		20	3	23
Royal of London.....		20	6	26
Girard of Philadelphia.....		20	4	24
Insurance Company of North America.....		20	26	46
Springfield Fire and Marine.....		20	5	25
Pennsylvania of Philadelphia.....	25	20	1	46
Imperial of London.....		20	5	25
Lancashire of England.....		20	4	24
Manhattan of New York.....		20	9	29
Clay Fire and Marine of Newport.....			6	6
Queen, of England.....		20	2	22
Chicago Life.....			1	1
German American.....		20	11	31
Traders, of Chicago.....		20	1	21
Continental Life.....		20	5	25
Atlantic and Pacific, of Chicago.....			1	1
Phoenix Mutual, of Hartford.....		20	1	21
Globe Mutual, of New York.....		20	3	23
Fireman Fund, of California.....		20	4	24
Watertown, of Watertown, N. Y.....			8	8
Fire Association, of Philadelphia.....		20	7	27
Armenia, of Pittsburg.....		20	3	23
Liverpool and London and Globe.....		20	10	30
Continental Fire, of New York.....		20	9	29
Atlas, of Hartford.....		20	4	24
London Assurance.....		20	3	23
Phenix, of Brooklyn.....		20	12	32
Continental Life, of Connecticut.....		20	9	29
Amazon, of Cincinnati.....		20	5	25
North British and Mercantile.....		20	14	34

STATEMENT

Showing in detail all moneys received by the Insurance Commissioner of Minnesota for licenses and fees provided by law, for the six months ending July 1, 1874.—Continued.

COUNTIES.	Filing copy of Charter.	Filing annual Statement.	Issuing Com- pany's and Agent's cer- tificates.	Totals.
Connecticut Fire.....		\$20	\$5	\$25
Black River, of Watertown, N. Y.....		20	7	27
New York Life.....		20	2	22
Travelers, of Hartford.....		20	15	35
Chicago Life.....			1	1
National Fire, of New York.....	\$25	20	2	47
Sundry Companies.....			4	4
Westchester Fire, of New Rochelle, N. Y.....		20	4	24
Farmers Mutual, of Minneapolis.....		20	1	21
Commercial Union, London.....		20	3	23
New England Mutual, Boston.....		20	2	22
Northwestern National, Milwaukee.....		20	18	38
Germania Life, New York.....		20	7	27
Phoenix, of New York.....			1	1
Mutual Life, New York.....		20	25	45
National Fire.....			3	3
Phoenix Mutual Life, Hartford.....			4	4
Teutonia Life, Chicago.....		20	7	27
Washington Life, New York.....	25	20	2	47
Life Association, of America.....	25	20	2	47
United States Life, New York.....	25	20	1	46
Minnesota Mutual Life.....		20	1	21
Mutual Benefit, Newark.....		20	3	23
Union Mutual, Maine.....		20	2	22
Covenant Mutual, St. Louis.....		20	7	27
Mercantile Mutual, New York.....		20	8	28
Washington Life, New York.....			1	1
Liverpool and London and Globe.....			1	1
Massachusetts Mutual.....		20	2	22
Universal Life, New York.....		20	2	22
Manhattan Life, New York.....	25	20	2	47
Security Life, New York.....		20	2	22
Scottish Commercial.....		20	3	23
Howard, New York.....	25	20	2	47
Alliance Mutual, Leavenworth.....		20	7	27
Mound City, St. Louis.....		20	2	22
Orient Mutual, New York.....	25	20	1	46
Merchants Life, New York.....		20	1	21
Glens Falls, New York.....	25	20	2	47
Equitable Life, New York.....		20	2	22
St. Louis Life.....			6	6
Charter Oak Life, Hartford.....		20	6	26
Totals.....	\$250	\$1,600	\$775	\$3,625

Add total receipts from July 31st, 1873, to December 31st, 1873..... 2,288 25

Total for the year end July 31st, 1874..... \$5,913 25

It is estimated that the revenue from the two per cent. tax on gross premiums, and the fees of the department, for the year 1874, will exceed \$30,000.

ABSTRACTS FROM THE STATEMENTS
OF
LIFE INSURANCE COMPANIES
DOING BUSINESS IN THE STATE OF MINNESOTA.
SHOWING THEIR CONDITION DEC. 31, 1873.

ÆTNA LIFE INSURANCE COMPANY.
CONNECTICUT.

Principal Office, Hartford.

[Organized and commenced business July, 1850.]

THOMAS O. ENDERS, President.

J. L. ENGLISH, Secretary.

Attorney to accept service in Minnesota, **JOHN KELLIHER, St. Paul.**

Capital actually paid up in cash..... \$108,056

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$7,787 55
Loans secured by deeds of trust or mortgages upon real estate	6,879,453 05
Amount of stocks and bonds owned.....	4,696,415 75
Amount loaned on collateral security.....	476,978 69
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....	5,186,672 25
Cash in office of company.....	\$33,727 76
Cash deposited in banks and trust companies	1,148,388 27
 Total amount of cash items.....	 1,182,116 08
Interest accrued on cash loans and on bonds owned.....	601,080 31
Gross premiums uncollected on policies in force	\$218,970 71
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	284,748 24
 Total.....	 \$453,718 95
Deducted to reduce the amounts to the net values charged against them.....	118,429 78
Net unpaid premiums on policies in force.....	340,289 22
Due from other companies on account of re-insured risks.....	53,200 00
 Total admitted assets.....	 \$18,923,892 75

Items not admitted as available Assets.

Cash in hands of officers or agents, due the company	\$66,214 20
Loans on personal security only	89,962 89
Present market value of furniture, safes and fixtures	14,848 35
Total unadmitted items	\$120,520 44

II. LIABILITIES.

Claims for death losses due and unpaid	\$22,878 09
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due	459,626 00
Claims for death losses and other policy claims resisted	76,124 75
Total policy claims	\$558,128 84
Net re-insurance reserve (actuaries 4 per cent.)	17,079,967 00
Unpaid dividends of surplus, or other description of profits due policy holders	289,832 39
Other liabilities of the company, viz.: Legal fees, \$9,004.85; bills unpaid, \$2,996.15; total	12,001 00
Liabilities as to policy holders	17,889,428 23
Surplus as regards policy holders	1,034,464 52
Total liabilities	\$18,923,892 75

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums	\$8,915 917 19
Received for all other premiums	10,886 69
Total cash premium income	\$8,926,253 88
Received for interest upon cash loans	\$682,592 24
Received for interest upon bonds owned and dividends on stocks	849,498 32
Received for interest upon premium notes or loans	276,811 20
Received for interest upon other debts due the company	9,878 21
Discount on claims paid in advance	640 75
Total interest, dividend and rent income	1,818,920 72
Received from other companies on account of re-insured risks	91,100 89
Total cash income	\$5,836,275 49
Gross notes or other obligations taken for renewal premiums	892,259 02
Total income	\$6,228,534 51

INSURANCE COMMISSIONER.

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IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$1,580,182 20	
Paid on account of policies lapsed, surrendered or purchased.....	944,507 10	
Paid for dividends to policy holders.....	287,644 66	
Total cash paid to policy holders.....		\$2,712,833 96
Paid for premiums to other companies for policies re-insured	\$102,751 64	
Paid for commissions to agents.....	860,458 86	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	154,120 05	
Paid for medical examiners' fees.....	29,216 19	
Paid for salaries and other compensation of officers and employes.....	56,990 08	
Total pay account.....		574,845 77
Paid for dividends to stockholders.....	\$45,000 00	
Paid for taxes and revenue stamps.....	122,477 91	
Paid for rents.....	12,147 59	
Paid on any account not itemized above, viz.: Postage, \$12,017.25; advertising, \$4,154.11; telegraph, \$428.67; express, \$2,187.10; printing, \$8,858.77; stationery, \$2,587.11; supplies, \$8,144.27; legal expenses, \$3,897.06; State valuations, \$2,046.18; profit and loss, \$3,516.18; incidentals, \$2,190.16; total.....	49,476 81	
Total miscellaneous expenditures.....		229,102 81
Total cash expenditures.....		\$3,516,282 04
Amount of notes and other premium obligations used in payment of losses and claims	\$188,854 84	
Used in purchase of surrendered policies...	652,584 60	
Used in payment of dividends to policy holders.....	388,680 54	
Voided by lapse of policies.....	180,659 16	
Total premium loan disbursements.....		1,800,779 14
Total expenditures.....		\$4,817,061 18

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$5,602,199 61	
Received during the year.....	892,259 02	
Total.....		\$6,494,458 63
Deductions during the year, as follows:		
Notes and other premium obligations used as above stated.....	\$1,800,779 14	
Redeemed by maker in cash.....	7,007 24	
Total.....		1,807,786 38
Balance note assets at end of the year.....		\$5,186,692 25

ANNUAL REPORT.

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	29
Amount insured thereby.....	\$53,900 00
Whole number of policies in force on lives in State.....	521
Total amount of outstanding insurance under same.....	\$660,844 00
Amount of premiums collected in State in 1878.....	28,183 34
Amount of death losses and other claims paid in 1878.....	13,380 00
Total losses incurred in 1878, including all reported	9,565 00

ALLIANCE MUTUAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

KANSAS.

Principal Office, Leavenworth.

[Organized August 25, 1873.]

H. D. MACKAY, President.

GEORGE A. MOORE, Secretary.

Attorney to accept service in Minnesota, M. S. JAMES, St. Paul.

Capital actually paid up in cash.....\$100,000

I. ASSETS.

Loans secured by deeds of trust or mortgages upon real estate	\$102,789 57
Cash in office of Company.....	1,488 00
Interest accrued on cash loans and on bonds owned.....	5,505 83
Gross premiums uncollected on policies in force.	\$5,521 52
Gross, deferred, quarterly and semi-annual premiums, on policies in force.....	12,616 84
Total	\$18,138 36
Deducted to reduce the amounts to the net values charged against them (Company deducts 10 per cent.).....	1,818 83
Net unpaid premiums on policies in force.....	16,324 53
Total admitted assets.....	\$126,107 93

Items not admitted as available Assets.

Advanced to officers or agents, to be repaid out of future salaries or commissions.....	\$4,884 51
Agency supplies, printed matter and stationery on hand.....	2,500 00
Present market value of furniture, safes and fixtures.....	1,101 41
Total unadmitted items.....	<u>\$8,485 92</u>

II. LIABILITIES.

Net re-insurance reserve, (American 4½ per cent.)	\$14,508 00
Due on account of salaries, rents and office expenses	1,750 00
Liabilities as to policy holders.....	<u>\$16,258 00</u>
Surplus as regards policy holders.....	109,854 92
Total Liabilities.....	<u>\$126,107 92</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$6,779 24
Received for interest on cash loans.....	111 81
Cash income from other sources, viz.: Fees, etc.....	168 90
Total cash Income.....	<u>\$7,054 95</u>

IV. EXPENDITURES DURING THE YEAR.

Paid for commission to agents.....	\$621 88
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	852 88
Paid for medical examiners' fees.....	280 25
Paid for salaries and other compensation of officers and employes	1,470 00
Total pay account	<u>\$3,174 91</u>
Paid for taxes and revenue stamps.....	\$501 50
Paid for rents.....	860 00
Advanced to officers or agents, to be repaid out of future salaries or commissions.....	4,884 51
Paid for furniture, safes and fixtures for home or agency offices.....	1,101 41
Paid on any account not itemized above, viz.: Printing, advertising, stationery, supplies and stamps.....	4,761 61
Total miscellaneous expenditures.....	<u>11,609 03</u>
Total cash expenditures.....	<u>\$14,783 94</u>

COVENANT MUTUAL INSURANCE COMPANY.

MISSOURI.

Principal Office, St. Louis.

[Organized February 24, 1853; commenced business April 1, 1853.]

E. WILKERSON, President.

ALFRED CARR, Secretary.

Attorney to accept service in Minnesota, A. M. GREELEY, Minneapolis.

I. ASSETS.

Amount of loans secured by mortgage on real estate.....	\$197,857 78
Amount of such loans upon which more than one year's interest is due.....	8,546 66
Amount of loans on collateral security.....	10,125 85
Premium loans and notes.....	216,892 89
Value of unincumbered real estate owned.....	22,320 00
Market value of bonds and stocks owned.....	51,462 50
Cash on hand and in bank.....	28,843 10
Accrued interest and rents.....	16,318 44
Net deferred and outstanding premiums on policies in force December 31, 1873.....	43,432 18
Total admitted assets.....	\$595,399 40

Items not admitted as Assets.

Office furniture.....	\$1,670 47
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II. LIABILITIES.

Claims for losses, etc., in process of adjustment, or ad- justed and not due.....	\$10,327 70
Policy claims resisted by the company.....	3,000 00
Net re-insurance reserve, (American 6 per cent.).....	461,017 00
Total dividends to policy holders.....	4,184 01
Total liabilities as to policy holders.....	\$478,474 71
Surplus.....	116,924 69
Total liabilities, including surplus.....	\$595,399 40

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$85,951 56
Gross cash received for renewal premiums.....	85,674 90
Cash from other companies for re-insuring their risks....	4,178 57
Total receipts for interest, dividends, and rents.....	85,948 87
Gross amount of notes, etc., taken for renewal premiums.	84,982 18
Total income.....	\$196,686 08

IV. EXPENDITURES DURING THE YEAR.

Cash actually paid for company's own losses.....	\$65,529 97
Cash paid other companies for losses on re-insured policies	5,000 00
Cash paid on policies lapsed, surrendered or purchased...	2,685 18
Cash paid for dividends to policy holders.....	455 98
Net premiums paid other companies for re-insurance.....	2,029 67
Cash paid agents' commissions on first premiums.....	8,328 10
Cash paid agents' commissions on renewal premiums.....	4,029 09
Paid salaries and traveling expenses of managers and agents.....	21,899 55
Cash paid for medical examiners' fees.....	8,060 00
Cash paid for salaries of officers and other employees, except agents and medical examiners.....	11,759 00
Paid for taxes, license, fees, revenue stamps.....	2,456 15
Cash paid for rents.....	1,926 06
Cash paid for furniture, safes and office fixtures.....	48 25
Cash paid for printing, advertising, counsel fees, &c.....	10,508 68
Total premium note expenditures.....	18,945 99
Total expenditures.....	\$158,608 57
Total number of policies in force December 31, 1878..	2,105 00
Total amount of insurance in force December 31, 1878.	4,205,898 00

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	51
Amount insured thereby.....	\$78,500 00
Whole number of policies in force on lives in State.....	99
Total amount of outstanding insurance under same.....	176,703 60
Amount of premiums collected in State in 1878.....	8,544 80
Amount of death losses and other claims paid in 1878.....	None
Total losses incurred in 1878, including all reported.....	None

CHARTER OAK LIFE INSURANCE COMPANY.
CONNECTICUT.

Principal Office, Hartford.

[Organized June 21, 1850.]

JAMES C. WALKLEY, President. HALSEY STEVENS, Secretary.

Attorney to accept service in Minnesota, ARTHUR E. CLARK, St. Paul.

Capital actually paid up in cash..... \$200,000

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances..... \$1,087,880 54
Loans secured by deeds of trust, or mortgages upon real estate 4,670,787 31

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
Hartford National Bank stock..	\$2,500 00	\$3,925 00
Phoenix National Bank stock...	2,500 00	3,925 00
Conn. River Banking Co. stock	5,000 00	5,700 00
Farmers and Mechanics National Bank stock.....	2,500 00	3,175 00
City National Bank stock.....	2,500 00	2,550 00
American National Bank stock,	37,500 00	43,500 00
Charter Oak Nat'l Bank stock	2,500 00	3,150 00
Ætna National Bank stock.....	2,500 00	3,025 00
Hartford Trust Company stock	12,500 00	12,625 00
United States Trust Co. stock..	5,000 00	5,250 00
Merchants Bank St. Louis stock	1,750 00	1,750 00
Cromwell, Conn., town bonds..	5,500 00	5,500 00
Haddam, Conn., town bonds...	37,500 00	37,500 00
Chester, Conn., town bonds....	2,000 00	2,000 00
Essex, Conn., town bonds.....	5,000 00	5,000 00
O'Brien County, Iowa, judgment bonds.....	31,500 00	31,500 00
Palo Alto County, Iowa, judgment bonds.....	3,000 00	3,000 00

St. Charles, Mo., Bridge Com- pany bonds.....	20,000 00	21,000 00	
Washington County, Nebraska, school bonds.....	15,000 00	15,000 00	
Judson County, Ill., bonds.....	80,000 00	80,000 00	
Conn. Western R. R. bonds....	1,000 00	800 00	
Clintonia County, Ill., bonds...	7,000 00	7,000 00	
Sac County, Ill., bonds.....	10,100 00	10,100 00	
Des Moines, Iowa, Gas Co. stock	50,000 00	55,000 00	
Quincy, Ill., city bonds.....	10,000 00	6,000 00	
Leavenworth, Kas., city bonds,	1,000 00	750 00	
Kansas city bonds.....	10,000 00	7,500 00	
Total par and market value,	<u>\$814,850 00</u>	<u>\$825,725 00</u>	•\$825,725 00

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned
Conn. Valley R. R. Co. convertible bonds.....	\$1,250,000 00	\$1,187,500 00	\$1,094,681 02
Conn. Western R. R. bonds.....	24,000 00	19,200 00	18,450 00
Adams Express Co stock.....	87,800 00	88,776 00	88,000 00
Hartford City Gas Light Co. stock	11,175 00	16,519 00	15,500 00
Willimantic Linen Co. stock.....	17,500 00	85,000 00	21,042 79
Merchants Loan & Trust Co. of Pat- erson, N. J. stock	10,000 00	10,000 00	7,500 00
Ætna Fire Insu- rance Co. stock	15,100 00	24,462 00	16,689 40
R. L. & W. P. Co. 1st mortgage bonds	80,000 00	80,000 00	24,000 00
P. & D. R. R. Co 1st mortgage bonds	100,000 00	75,000 00	50,000 00
Mortgage note se- curity for tem- porary loan....	15,500 00	15,500 00	15,500 00
Mortgage note se- curity for tem- porary loan....	39,614 68	39,614 68	39,000 00
Merchants Nation- al Bank, Hart- ford, stock.....	7,700 00	8,240 00	10,000 00
Phoenix National Bank, Hartford, stock.....	2,500 00	3,925 00	
First Nat'l Bank, Hartford stock,	8,000 00	4,200 00	3,500 00
Merchants Saving Loan & Trust Co. Chicago stock..	8,000 00	8,800 00	8,000 00
Travelers Ins. Co. Hartford, stock	1,000 00	1,400 00	1,000 00
Orient Fire Ins. Co. Hartford, stock	1,100 00	1,200 00	1,000 00

Central Nat. Bank Middlet'n, Conn. stock.....	400 00	500 00	300 00	
Atlas Fire Ins. Co. Hartford, stock	5,000 00	5,000 00	2,500 00	
Total amount..	\$1,574,389 68	\$1,514,886 68	\$1,356,618 21	1,856,618 21
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....				\$3,285,767 22
Cash in office of Company.....			\$28,984 73	
Cash deposited in banks and trust companies			878,498 68	
Total amount of cash items.....				402,483 36
Interest accrued on cash loans and on bonds owned.....			\$290,969 00	
Interest accrued on premium loans and notes			15,000 00	
Rents accrued.....			3,250 00	
Total accrued interest and rents.....				309,219 00
Gross premiums uncollected on policies in force			\$48,725 60	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....			141,584 94	
Total.....			\$185,310 54	
Deduct to reduce the amounts to the net val- ues charged against them			18,581 05	
Net unpaid premiums on policies in force.....				166,779 49
Total admitted assets.....				\$11,604,755 18

Items not admitted as available Assets.

Cash in hands of officers or agents, due the Company.....	\$22,178 17
Loans on personal security only.....	218,881 03
Other items, viz.: Assignment on contract or agency.....	5,000 00
Total unadmitted items.....	\$246,004 20

II. LIABILITIES.

Claims for death losses, and matured endow- ments, in process of adjustment, or adjust- ed and not due.....	\$216,555 00
Claims for death losses and other policy claims resisted.....	59,000 00
Total policy claims.....	\$275,555 00

Net present value of all policies and obligations in force December 31, 1878, (re-insurance deducted,) computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....	11,294,474 00
Amount of unpaid dividends of surplus, percentages, of bonuses, or other description of profits due policy-holders	9,475 00
Present liabilities as to policy-holders.....	\$11,579,504 00
Surplus as regards policy-holders.....	25,251 18
Total liabilities.....	\$11,604,755 18

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$2,205,384 16
Received for interest upon cash loans.....	\$399,984 85
Received for interest upon bonds owned and dividends on stocks.....	46,969 56
Received for interest upon premium notes or loans.....	187,225 69
Rent received for use of Company's property, or under sub-lease.....	84,366 27
Total interest, dividend and rent income.....	668,545 87
Total cash income.....	\$2,873,930 08
Gross notes or other obligations taken for new and renewal premiums.....	1,208,588 07
Total income.....	\$4,082,518 10

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the Company's own losses and policy claims, and additions thereto.....	\$759,719 06
Paid on account of policies lapsed, surrendered or purchased.....	892,509 98
Paid for dividends to policy-holders.....	158,701 06
Total cash paid to policy-holders.....	\$1,805,930 05
Paid for commissions to agents.....	\$298,691 64
Paid for medical examiners' fees.....	11,745 42
Paid for salaries and other compensation of officers and employes.....	49,600 00
Total pay account.....	860,037 06
Paid for dividends to stockholders.....	\$16,000 00
Paid for taxes and revenue stamps.....	71,857 45
Paid on any account not itemized above.....	98,705 91
Total miscellaneous expenditures.....	186,063 86
Total cash expenditures.....	\$1,852,080 47
Amount of notes and other premium obligations used in purchase of surrendered policies.....	\$68,064 01
Used in payments of dividends to policyholders	182,538 94
Voided by lapse of policies and surrenders purchased.....	882,613 02
Total premium loan disbursements.....	1,133,215 97
Total expenditures.....	\$2,985,246 44

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$8,242,841 12	
Received during the year.....	1,208,588 07	
Total.....		\$4,451,429 19
Deductions during the year, as follows: Notes and other premium obligations used as above stated.....	\$1,138,215 97	
Redeemed by maker in cash.....	82,446 00	
Total.....		1,165,661 97
Balance note assets at end of the year.....		\$3,285,767 22

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	117
Amount insured thereby.....	\$155,290 00
Whole number of policies in force on lives of States.....	402
Total amount of outstanding insurance under same.....	\$594,187 00
Amount of premiums collected in State in 1873.....	21,766 70
Amount of death losses and other claims paid in 1873.....	7,000 00

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

CONNECTICUT.

Principal Office, Hartford.

[Incorporated June 12, 1846.]

JAMES GOODWIN, President.

JACOB L. GREENE, Secretary.

Attorney to accept service in Minnesota, L. H. TENNEY, Glyndon.

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$1,847,227 83
Loans secured by deeds of trust or mortgages upon real estate.....	21,178,695 38
Amount of stocks, bonds, etc., owned by the company....	4,876,457 77
Amount of loans on stock collaterals.....	808,572 61
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....	7,959,611 62

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Cash in office of company	\$11,179 62	
Cash deposited in banks and trust companies	1,294,801 84	
Total amount of cash items.....		1,805,480 96

Interest accrued on cash loans and on bonds owned.....	\$827,741 85	
Interest accrued on premium loans and notes.....	278,586 40	
Rents accrued.....	2,408 67	
Total accrued interest and rents.....		1,108,731 92

Gross premiums uncollected on policies in force	\$14,965 42	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	46,848 04	
Total.....	\$61,808 46	

Deducted to reduce the amounts to the net values charged against them.....	20,484 48	
Net unpaid premiums on policies in force		40,868 98
Total admitted assets.....		\$87,646,904 60

Items not admitted as available Assets.

Agents balances.....		\$59,667 05
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II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$958,625 00	
Claims for death losses and other policy claims resisted.....	188,888 00	
Total policy claims.....		\$1,087,008 00

Net re-insurance reserve (American 4½ per cent.).....	82,413,736 00	
Unpaid dividends of surplus, or other description of profits due policy holders.....	61,076 78	
Liabilities as to policy holders.....	88,561,820 78	
Surplus as regards policy holders.....	4,085,083 82	
Total liabilities		\$87,646,904 60

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$599,087 38	
Gross cash received for renewal premiums.....	6,969,858 20	
Received for all other premiums.....	7,012 57	
Total cash premium income.....		\$7,575,408 10

Received for interest upon cash loans.....	\$1,520,583 96	
Received for interest upon bonds owned and dividends on stocks.....	247,891 04	
Received for interest upon premium notes or loans.....	448,208 47	
Rent received for use of company's property, or under sub-lease.....	18,553 92	
Total interest, dividend and rent income.....		2,230,182 39
Total cash income.....		\$9,805,585 49
Gross notes or other obligations taken for premiums.....		56,184 50
Total income.....		\$9,861,719 99

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$2,853,114 69	
Paid on account of policies lapsed, sur- rendered or purchased.....	297,575 17	
Paid for dividends to policy holders.....	2,727,867 76	
Total cash paid to policy holders.....		\$5,878,557 62
Paid for commissions to agents.....	\$572,912 48	
Paid for medical examiners' fees.....	14,518 00	
Paid for salaries and other compensation of officers and employes	66,469 18	
Total pay account		653,899 66
Paid for taxes and revenue stamps.....	\$225,471 82	
Paid on any account not itemized above, viz.: Advertising, postage, printing, and miscellaneous expenses.....	124,788 80	
Total miscellaneous expenditures.....		350,205 12
Total cash expenditures.....		\$6,882,662 40
Amount of notes and other premium obliga- tions used in payment of losses and claims	\$25,941 48	
Used in purchase of surrendered policies....	296,468 78	
Used in payment of dividends to policy holders.....	379,141 67	
Voided by lapse of policies.....	190,865 20	
Total premium loan disbursements		891,917 08
Total expenditures.....		\$7,274,579 48

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obliga- tions at beginning of the year.....	\$8,800,087 92	
Received during the year.....	56,184 50	
Total.....		\$8,856,172 42

Deductions during the year, as follows:

Notes and other premium obligations used as above stated	\$891,917 08	
Redeemed by maker in cash	4,648 72	
Total		896,560 80
Balance note assets at end of the year		\$7,959,611 62

BUSINESS IN MINNESOTA.

Number of policies issued in 1873	31
Amount insured thereby	\$66,942 00
Whole number of policies in force on lives in State	252
Total amount of outstanding insurance under same	\$581,000 00
Amount of premiums collected in State in 1873	13,007 42
Amount of death losses and other claims paid in 1873	6,090 00
Total losses incurred in 1873, including all reported	8,090 00

CONTINENTAL LIFE INSURANCE COMPANY.

CONNECTICUT.

Principal Office, Hartford.

[Incorporated July, 1862.]

JAMES S. PARSONS, President. ROBERT E. BEECHER, Secretary.

Attorney to accept service in Minnesota, J. J. AIKEN, Owatonna.

I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized	\$300,000 00
Whole amount of capital actually paid up in cash	120,000 00
Amount of unpaid, but subscribed capital, for which obligations are held	180,000 00

II. ASSETS.

Loans on real estate	\$456,840 40
Amount of stocks and bonds owned by company	897,784 50
Amount loaned on collateral security	72,500 00
Premium notes and loans, in any form, on interest, taken for premiums on policies now in force	1,161,847 54

Cash in the office of company.....	\$19,837 05	
Cash deposited in banks and trust companies	202,846 52	
Total amount of cash items.....		221,683 57
Interest accrued on cash loans and on bonds owned.....	\$20,188 99	
Interest accrued on premium loans and notes	8,451 05	
Total accrued interest.....		28,640 04
Gross premiums uncollected on policies in force.....	\$274,097 82	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	67,644 36	
Total.....	\$341,741 68	
Deducted to reduce the amounts to the net values charged against them.....	34,174 16	
Net unpaid premiums on policies in force.....		307,567 52
Total admitted assets.....		\$2,641,364 01

Items not admitted as available Assets.

Office furniture, safe and fixtures.....	\$4,086 95
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III. LIABILITIES.

Due for death losses and matured endowments.....	\$32,861 27
Net present value of all outstanding policies in force Dec. 31, 1872, computed by the Connecticut Insurance Department, (actuaries' 4 per cent.).....	\$2,569,643 00
Deduct value of risks re-insured in other companies.....	6,828 00
Net re-insurance reserve.....	2,563,815 00
Total liabilities to policy holders.....	\$2,596,176 27
Surplus as regards policy holders.....	78,049 01
Total liabilities.....	\$2,641,364 01

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$654,699 09
Received for all other premiums.....	1,084 50
Total cash premium income.....	\$655,783 59
Received for interests upon cash loans, and bonds owned and dividends on stocks.	\$75,841 53
Received for interest upon premium notes or loans.....	68,972 69
Discount on claims paid in advance.....	778 56
Total interest and dividend income.....	\$145,092 78

Cash income from other sources, viz.: Accrued interest from mortgages, \$40,014.85; from sale of bonds, etc., \$8,669.69; total.....	48,684 54
Total cash income.....	\$844,510 91
Gross notes or other obligations taken for new or renewal premiums.....	127,581 53
Total income.....	\$972,042 44

V. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$122,582 81
Paid on account of policies lapsed, surrendered or purchased.....	11,397 62
Paid for dividends to policy holders.....	162,875 97
Total cash paid to policy holders.....	\$296,856 40
Paid for premiums to other companies for policies re-insured.....	\$9,528 01
Paid for commissions to agents.....	76,207 29
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	46,649 49
Paid for medical examiners' fees.....	6,886 28
Paid for salaries and other compensation of officers and employees.....	22,819 40
Total pay account.....	161,040 47
Paid for dividends to stockholders.....	\$24,000 00
Paid for taxes and revenue stamps.....	17,228 55
Paid for rents.....	1,800 00
Paid for furniture, safe and fixtures for home or agency offices.....	8,521 80
Paid on any account not itemized above, viz.: Advertising, \$4,618.96; exchange, \$28.01; postage, \$2,987.78; stationery and printing, \$4,287.57; legal expenses, \$230, and charges, \$1,409.08; total.....	18,506 40
Total miscellaneous expenditures.....	65,051 25
Total cash expenditures.....	\$522,448 12
Amount of notes and other premium obligations used in payment of losses and claims, Used in purchase of surrendered policies....	\$4,015 28
Used in payment of dividends to policy holders.....	49,825 27
Voided by lapse of policies.....	18,768 84
	250,694 65
Total premium loan disbursements.....	298,308 49
Total expenditures.....	\$815,751 61

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,330,315 15	
Received during the year.....	127,531 53	
Total.....		\$1,457,846 68
Deductions during the year, as follows : Notes and other premium obligations used as above stated.....	\$298,308 49	
Redeemed by maker in cash.....	8,195 65	
Total.....		296,499 14
Balance note assets at end of the year.....		\$1,161,347 54

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	51
Amount insured thereby.....	\$80,500 00
Whole number of policies in force on lives in State.....	30
Total amount of outstanding insurance under same.....	\$54,500 00
Amount of premiums collected in State in 1873.....	2,296 14
Amount of death losses and other claims paid in 1873.....	None
Total losses incurred in 1873, including all reported.....	None

CONTINENTAL LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized March 13, 1866.]

L. W. FROST, President. J. P. ROGERS, Secretary.

Attorney to accept service in Minnesota, W. C. COWLES, Minneapolis.

Capital actually paid up in cash.....\$100,000

I. ASSETS.

Real estate owned, after deducting all liens and encumbrances.....	\$810,000 00
Loans secured by deeds of trust or mortgages upon real estate	1,200,880 61

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 coupon bonds.....	\$441,500 00	\$514,726 25	
U. S. 6's coupon bonds, 1881...	40,000 00	48,400 00	
Yonkers city bonds.....	10,000 00	10,000 00	
Total par and market value....	\$491,500 00	\$573,126 25	\$573,126 25

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned.	
U. S. 6's bonds, 1881	\$50,000 00	\$60,500 00	\$47,000 00	
U. S. 5-20 bonds, 1867,	48,000 00	51,881 25	41,275 00	
U. S. 6's bonds, 1881,	40,000 00	59,960 00	51,808 00	
U. S. 5-20 bonds, 1865,	12,000 00			
Total amount...	\$145,000,000	\$171,791 25	\$140,078 00	\$140,078 00

Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....	2,242,157 80
Cash in office of company.....	\$1,988 46
Cash deposited in banks and trust companies,	402,680 78
Total amount of cash items.....	404,614 19

Interest accrued on cash loans and on bonds owned	\$88,216 12
Interest accrued on premium loans and notes,	54,845 60
Rents accrued	6,588 88
Total accrued interest and rents.....	94,100 60

Gross premiums uncollected on policies in force	\$310,240 86
Gross, deferred, quarterly and semi-annual premiums on policies in force.....	788,181 28
Total	\$1,098,421 64
Deducted to reduce the amounts to the net values charged against them.....	219,684 88
Net unpaid premiums on policies in force.....	878,737 31
Due from other companies on account of re-insured risks	10,000 00
Total admitted assets	\$6,858,694 26

Items not admitted as available Assets.

Invested in commuting commissions.....	\$406,101 68
Cash in hands of agents, due the company....	75,789 19
Agency supplies, printed matter and stationery on hand.....	7,500 00
Present market value of furniture, safes and fixtures	88,180 47
Total unadmitted items.....	\$522,571 84

II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$148,214 00	
Claims for death losses and other policy claims resisted	13,000 00	
Total policy claims.....		\$161,214 00
Net re-insurance reserve (Am. 4½ per cent.).....		5,654,590 00
Other liabilities of the company, viz.: Premiums paid in advance, \$2,640; miscellaneous \$5,000; total		7,640 00
Liabilities as to policy holders.....		\$5,823,444 00
Surplus as regards policy holders.....		530,250 26
Total Liabilities		\$6,853,694 26

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,845,308 82	
Received for sale of annuities	7,516 90	
Cash premiums from other companies.....	6,288 31	
Total cash premium income		\$1,859,109 03
Received for interest upon cash loans.....	\$9,041 26	
Received for interest upon bonds owned and dividends on stocks.....	91,612 63	
Received for interest upon premium notes or loans.....	143,224 86	
Received for interest upon other debts due the company.....	11,466 29	
Rent received for use of company's property, or under sub-lease.....	32,921 70	
Discount on claims paid in advance.....	1,498 59	
Total interest, dividend and rent income.....		289,765 33
Total cash income		\$2,148,874 36
Total notes or other obligations taken for new and renewal premiums.....		689,626 29
Total income		\$2,838,500 65

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$672,364 86	
Paid to other companies for losses or claims on their policies re-insured by this company	5,000 00	
Paid to annuitants	3,588 33	
Paid on account of policies lapsed, surrendered or purchased.....	296,971 67	
Paid for dividends to policy holders.....	81,177 82	
Total cash paid to policy holders.....		\$1,059,050 68

Paid for premiums to other companies for policies re-insured	\$7,702 04	
Paid for commissions to agents.....	228,502 45	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	88,818 15	
Paid for medical examiners' fees.....	28,808 45	
Paid for salaries and other compensation of officers and employes.....	75,687 19	
Total pay account.....		428,468 28
Paid for dividends to stockholders.....	7,000 00	
Paid for taxes and revenue stamps.....	29,067 92	
Paid for rents.....	18,850 00	
Paid for commuting commissions.....	56,656 92	
Paid for furniture, safes and fixtures for home or agency offices.....	8,984 88	
Paid on any account not itemized above, viz.: Postage, \$1,610.90; stationery, \$81,888.10; fire insurance, \$2,141.85; advertising, \$12,- 210.96; counsel fees, 18,045.81; agency expenses, \$46,762.86; total.....	107,159 48	
Total miscellaneous expenditures.....		222,168 65
Total cash expenditures.....		\$1,704,682 61
Amount of notes and other premium obligations used in payment of losses and claims,	\$28,690 91	
Used in purchase of surrendered and lapsed policies.....	814,790 82	
Used in payment of dividends to policy holders.....	121,286 46	
Total premium loans disbursements.....		\$459,747 69
Total expenditures.....		\$2,164,480 80

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$2,012,278 70	
Received during the year	689,626 29	
Total		\$2,701,904 99
Notes and other premium obligations used as above stated,	459,747 69	
Balance note assets at end of the year.....		\$2,242,157 80

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	147	
Amount insured thereby	\$164,988 00	
Whole number of policies in force on lives in State.....	847	
Total amount of outstanding insurance under same.	\$405,888 00	
Amount of premiums collected in State in 1878.....	12,648 96	
Amount of death losses and other claims paid in 1878....	4,000 00	
Total losses incurred in 1878, including all reported.....	4,000 00	

CHICAGO LIFE INSURANCE COMPANY.

ILLINOIS.

Principal Office, Chicago.

[Incorporated February, 1867; commenced business February, 1867.]

WM. F. TUCKER, President.

JOHN W. CLAPP, Secretary.

Attorney to accept service in Minnesota, E. B. AMES, Minneapolis.

Paid up capital stock.....	\$125,000 00
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I. ASSETS.

Amount of loans secured by mortgages on real estate.....	\$151,486 79
Amount of loans on collateral security.....	60,023 20
Premium loans and notes.....	17,029 70
Cash on hand and in bank.....	22,452 54
Accrued interest and rents.....	8,800 00
Net deferred and outstanding premiums on policies in force December 31, 1878	88,547 82
Total admitted assets.....	\$298,353 82

Items not admitted as Assets.

Office furniture.....	\$985 00
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II. LIABILITIES.

Claims for losses, &c., in process of adjustment, or ad- justed and not due	\$8,000 00
Net re-insurance reserve, (American, 6 per cent.).....	207,285 00
Surplus.....	78,118 82
Total liabilities, including surplus	\$293,353 82

INSURANCE COMMISSIONER.**311****III. INCOME DURING THE YEAR.**

Gross cash received for premiums on new policies.....	\$60,086 07
Gross cash received for renewal premiums.....	96,689 88
Total receipts for interest, dividends, and rents.....	17,542 82
Total income.....	<u>\$174,268 27</u>

IV. EXPENDITURES DURING THE YEAR.

Cash actually paid for company's own losses.....	\$41,770 97
Cash paid on policies lapsed, surrendered or purchased...	21,864 21
Cash paid for dividends to policy holders.....	15,484 41
Cash paid for dividends to stockholders.....	6,977 50
Cash paid agents' commissions on first premiums.....	7,251 75
Net premiums paid other companies for re-insurance.....	1,460 84
Cash paid agents' commissions on renewal premiums.....	2,888 45
Paid salaries and traveling expenses of managers and agents.....	21,655 89
Cash paid for medical examiners' fees.....	8,958 48
Cash paid salaries of officers and other employes, except agents and medical examiners,.....	9,822 46
Paid for taxes, licenses, fees, revenue stamps	1,802 48
Cash paid for rents.....	999 00
Cash paid for furniture, safes and office fixtures.....	71 00
Cash paid for printing, advertising, counsel fees.....	6,148 87
Total expenditures.....	<u>\$141,095 81</u>
Total number of policies in force December 31, 1878.....	2,952
Total amount of insurance in force December 31, 1878....	<u>\$8,754,412</u>

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	818
Amount insured thereby.....	\$415,475 00
Whole number of policies in force on lives in State.....	819
Total amount of outstanding insurance under same.....	\$446,478 00
Amount of premiums collected in State in 1878.....	5,288 17
Amount of death losses and other claims paid in 1878.....	2,000 00
Total losses incurred in 1878, including all reported.....	2,000 00

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

NEW YORK.

Principal Office, New York City.

[Organized July 25, 1859.]

WM. C. ALEXANDER, President. SAMUEL BORROWE, Secretary.

Attorney to accept service in Minnesota, CHAS. ETHERIDGE, St. Paul.

Capital actually paid up in cash..... \$100,000

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$2,902,916 96
Loans secured by deeds of trust or mortgages upon real estate.....	14,887,062 50
Amount of stocks, bonds, etc., owned by the company....	1,845,280 58
Amount of loans on stock collaterals.....	225,520 00
Cash in office of company, bank and trust companies.....	1,679,658 82
Interest accrued on cash loans and on bonds owned.....	\$166,584 41
Rents accrued.....	22,186 86
Total accrued interest and rents.....	188,720 77
Gross premiums uncollected on policies in force.....	\$188,151 00
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	755,184 00
Total.....	\$988,835 00
Deducted to reduce the amounts to the net values charged against them.....	98,888 00
Net unpaid premiums on policies in force.....	844,502 00
Total admitted assets.....	\$22,528,641 58

INSURANCE COMMISSIONER.

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Items not admitted as available Assets.

Invested in commuting commissions.....	\$9,595 29
Present value of leases owned by the comp'y	19,499 88
Cash in hands of agents due the company...	181,060 25
Agency supplies, printed matter and station- ery on hand.....	8,890 00
Furniture and fixtures.....	51,612 74
Property at agencies.....	81,818 50
Balance of agents' accounts.....	154,898 35
Total unadmitted items	\$406,870 01

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$29,000 00
Claims for matured endowments due and un- paid.....	7,000 00
Claims for death losses and matured endow- ments in process of adjustment, or adjusted and not due.....	420,185 00
Claims for death losses and other policy claims resisted.....	25,000 00
Total policy claims.....	\$481,185 00
Present value of all outstanding policies and additions thereto, in force December 31, 1878, computed according to the American Experience Table of Mortality, with 4½ per cent. interest.....	19,218,819 00
Unpaid dividends of surplus, or other description of profits due policy holders	76,452 00
Other liabilities of the company, viz.: Liability under the three months clause.....	80,000 00
Liabilities as to policy holders.....	\$19,856,456 00
Surplus as regards policy holders.....	2,667,185 58
Total liabilities	\$22,523,641 58

III. INCOME DURING THE YEAR.

Total cash premium income.....	\$8,541,694 91
Received for interest upon bonds owned, and dividends on stocks.....	\$1,016,714 20
Received for interest upon other debts due the company.....	186,505 11
Rent received for use of company's property, or under sub-lease.....	105,266 38
Total interest, dividend and rent income.....	1,258,485 64
Total cash income.....	\$9,800,180 55

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$2,106,958 72
Paid to annuitants	9,879 89
Paid on account of policies lapsed, surren- dered or purchased.....	1,115,578 79
Paid for dividends to policy holders.....	1,844,612 04
Total cash paid to policy holders.....	\$5,076,528 94

Paid for premiums to other companies for policies re-insured.....	\$4,132 18	
Paid for commissions to agents.....	584,112 16	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agencies.....	25,281 69	
Paid for medical examiners' fees.....	66,636 36	
Paid for salaries and other compensation of officers and employees.....	288,484 81	
Total pay account.....		868,596 65
Paid for dividends to stockholders.....	\$8,050 00	
Paid for taxes and revenue stamps.....	71,778 86	
Paid for rents.....	85,852 11	
Paid for commuting commissions.....	177,785 00	
Paid on any account, not itemized above, viz. : Advertising and office expenses, \$182,142.05 printing, stationery and agency expenses, \$72,648.77; law expenses, \$39,825.96; sundry expenses, \$67,860.17.....	861,471 95	
Total miscellaneous expenditures.....		654,982 42
Total cash expenditures.....		\$6,600,058 01

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	47
Amount insured thereby.....	\$193,500 00
Whole number of policies in force on lives in State.	284
Total amount of outstanding insurance under same.....	682,900 00
Amount of premiums collected in State in 1878.....	16,678 77
Amount of death losses and other claims paid in 1878.....	18,500 00
Total losses incurred in 1878, including all reported.....	18,500 00

GLOBE MUTUAL LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized and commenced business June, 1864.]

PLINY FREEMAN, President. JAMES M. FREEMAN, Secretary.

Attorney to accept service in Minnesota, GEO. A. CLARKE, Mankato.

Capital actually paid up in cash.....\$100,000

I. ASSETS.

Loans secured by deeds of trust or mortgages upon real estate	\$2,125,486 36
Amount of stocks, bonds, etc., owned by the Company...	1,856,120 89
Amount of loans on stock collaterals	80,000 00
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force	88,495 09
Postage and revenue stamps	150 00
Cash in office of Company	\$18,859 97
Cash deposited in banks and trust companies	181,670 81
Total amount of cash items	145,580 28
Interest accrued on cash loans and on bonds owned	\$47,010 18
Interest accrued on premium loans and notes	8,196 00
Rents accrued	500 00
Total accrued interest and rents	50,706 18
Gross premiums uncollected on policies in force	\$115,891 06
Gross deferred quarterly and semi-annual premiums, on policies in force	204,510 00
Total	\$320,401 06
Deducted to reduce the amounts to the net values charged against them	82,040 10
Net unpaid premiums on policies in force	288,860 96
Total admitted assets	\$4,020,719 10

Items not admitted as available Assets.

Invested in commuting commissions	\$518 95
Advanced to officers or agents, to be repaid out of future salaries or commissions	15,982 02
Cash in hands of officers or agents, due the Company	8,888 84
Agency supplies, printed matter and stationery on hand	5,000 00
Present market value of furniture, safes and fixtures	18,922 90
Total unadmitted assets	\$48,757 21

II. LIABILITIES.

Claims for death losses due and unpaid	\$8,412 40
Claims for matured endowments due and unpaid	10,000 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due	85,750 00
Claims for death losses and other policy claims resisted	20,925 00
Total policy claims	\$120,087 40

Net re-insurance reserve (American $4\frac{1}{2}$ per cent.).....	8,668,211 00
Due on account of salaries, rents and office expenses.....	4,950 00
Liabilities as to policyholders.....	\$8,788,248 40
Surplus as regards policyholders.....	296,050 80
Total liabilities.....	\$4,020,719 10

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$264,808 59
Gross cash received for renewal premiums..	912,762 84
Cash premiums from other companies.....	4,847 34
Total cash premium income.....	\$1,181,918 77
Received for interest upon cash loans.....	\$106,284 98
Received for interest upon bonds owned and dividends on stocks.....	87,606 98
Received for interest upon premium notes or loans.....	1,221 15
Received for interest upon other debts due the Company.....	1,423 52
Rent received for use of Company's property, or under sub-lease.....	4,724 60
Discount on claims paid in advance.....	515 47
Total interest, dividend and rent income.....	201,776 60
Received from other companies on account of re-insured risks.....	15,000 00
Total cash income.....	\$,398,695 37

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the Company's own losses and claims, and additions thereto.....	\$414,871 49
Paid to annuitants.....	78 64
Paid on account of policies lapsed, surrendered or purchased.....	217,182 85
Paid for dividends to policyholders.....	112,129 08
Total cash paid to policyholders.....	\$744,206 56
Paid for premiums to other companies for policies re-insured	\$5,857 45
Paid for commissions to agents.....	107,457 69
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	68,981 00
Paid for medical examiners' fees.	18,412 49
Paid for salaries and other compensation of officers and employees.....	50,538 80
Total pay account.....	241,192 43
Paid for dividends to stockholders.....	\$18,728 40
Paid for taxes and revenue stamps.....	11,695 48
Paid for rents.....	26,909 61

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Paid for furniture, safes and fixtures for home or agency offices.....	1,989 60	
Paid on any account not itemized above, viz.: advertising, \$8,770.47; printing and stationery, \$9,171.19; agency general expenses, \$5,418.08; office expenses, \$968.32; petty cash, \$2,422.10; legal expenses, \$5,895.89; postage and express, \$5,150; total.....	37,286 00	
Total miscellaneous expenditures.....		91,604 09
Total cash expenditures.....		\$1,077,008 08

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	25
Amount insured thereby.....	\$26,688 00
Whole number of policies in force on lives in State.....	57
Total amount of outstanding insurance under same.....	\$72,588 00
Amount of premiums collected in State in 1878	1,746 00
Amount of death losses and other claims paid in 1878.....	none.
Total losses incurred in 1878, including all reported.....	none.

GERMANIA LIFE INSURANCE COMPANY.**NEW YORK.**

Principal Office, New York City.**[Organized April 10, 1860; commenced business July 17, 1860.]****HUGO WESENDONCK, President. CORNELIUS DOREMUS, Secretary.****Attorney to accept service in Minnesota, FERDINAND WILLIUS, St. Paul.**

Capital actually paid up in cash..... \$200,000**I. ASSETS.****Loans secured by deeds of trust or mortgages upon real estate \$4,885,298 44**

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
U. S. 5 per cent. 10-40 registered bonds.....	\$92,000 00	\$101,845 00	
U. S. 5-20 registered bonds....	877,000 00	487,600 00	
U. S. (6's) registered bonds 1881	20,000 00	23,200 00	
Virginia State 6 per cent. registered bonds, old.....	15,000 00	5,700 00	
Virginia State registered, new.	15,000 00	6,000 00	
Mississippi State Auditors warrant.....	10,000 00	7,500 00	
New York city, 7 per cent. sundries.....	360,000 00	360,000 00	
Brooklyn city, 7 per cent. park loan.....	65,000 00	65,000 00	
Brooklyn city, 6 per cent. water loan.....	15,000 00	18,875 00	
Total par and market value	\$969,000 00	\$1,020,720 00	\$1,020,720 00

Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.	
U. S. 6 per cent. bonds 1865.....	\$4,000 00	\$4,470 00	\$4,000 00	\$4,000 00
Cash in office of company.....		\$4,588 60		
Cash deposited in banks and trust companies		94,050 48		
Total amount of cash items				98,584 68
Interest accrued on cash loaned and on bonds owned.....				76,595 93
Gross premiums uncollected on policies in force		\$102,422 01		
Gross deferred, quarterly and semi-annual premiums, on policies in force.....		816,929 56		
Total		\$419,351 57		
Deducted to reduce the amounts to the net values charged against them.....		33,740 65		
Net unpaid premiums on policies in force				385,610 92
Total admitted assets.....				\$5,880,545 15

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$15,175 17	
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due	80,358 69	
Claims for death losses and other policy claims resisted.....	89,172 56	
Total policy claims.....		\$184,706 42
Present value of all outstanding policies and additions thereto, in force December 31, 1878, computed according to the American Experience Table of Mortality, with 4 per cent. interest.....		5,172,543 00

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Unpaid dividends of surplus, or other description of profits due policy holders.....	89,759 20
Other liabilities of the company, viz.: Net present value of extra risks, and policies liable to be surrendered....	17,088 08
Liabilities as to policy holders.....	5,864,096 70
Surplus as regards policy holders.....	596,707 67
Total liabilities	\$5,880,545 15

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums....	\$1,584,670 40
Received for sale of annuities.....	2,511 25
Received for all other premiums.....	20,109 12
Total cash premium income.....	\$1,607,290 77
Received for interest upon cash loans.....	\$278,038 06
Received for interest upon bonds owned...	59,586 54
Discount on claims paid in advance.....	996 00
Total interest, dividend and rent income.....	388,620 60
Cash income from other surces, viz.: Policy fees.....	185 36
Total cash income.....	\$1,946,096 73

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$578,751 53
Paid to annuitants	5,240 42
Paid on account of policies lapsed, surrendered or purchased.....	163,039 82
Paid for dividends to policy holders.....	159,942 94
Total cash paid to policy holders	\$906,974 71
Paid for commissions to agents.....	\$120,361 95
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	88,563 97
Paid for medical examiners' fees.....	10,550 26
Paid for salaries and other compensation of officers and employes.....	56,502 57
Total pay account.....	225,978 75
Paid for dividends to stockholders.....	\$24,000 00
Paid for taxes and revenue stamps	21,420 20
Paid for rents.....	7,520 19
Paid for commuting commissions.....	6,240 85
Paid on any account not itemized above, viz.: Furniture, stationery, postage, printing, and advertising.....	80,008 81
Total miscellaneous expenditures.....	89,190 05
Total cash expenditures.....	\$1,222,148 51

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	34
Amount insured thereby.....	\$62,642 00
Amount of premiums collected in State in 1873.....	16,069 20
Amount of death losses and other claims paid in 1873....	6,000 00
Total losses incurred in 1873, including all reported.....	6,000 00

HOME LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, Brooklyn.

[Organized April 30, 1860]

GEORGE C. RIPLEY, President. WILLIAM J. COFFIN, Secretary.

Attorney to accept service in Minnesota, RUSSELL B. DAVIS, Austin.

Capital actually paid up in cash..... \$125,000

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$172,660 00
Loans secured by deeds of trust or mortgages upon real estate.....	1,287,950 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 bonds.....	\$188,500 00	\$218,005 00	
U. S. 5-20 bonds of 1881.....	56,000 00	64,960 00	
New York State 7 per cent. bonds	50,000 00	51,750 00	
Kings county bonds.....	101,000 00	101,000 00	
Park 7 per cent. bonds.....	828,000 00	828,000 00	
Brooklyn city bonds.....	150,000 00	150,125 00	
Total par and market value	\$873,500 00	\$908,840 00	\$908,840 00

Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.	
U. S. 5-20 bonds.....	\$8,000 00	\$8,890 00	\$2,700 00	
Nassau National Bank stock.....	2,000 00	7,125 00	4,500 00	
Brooklyn Bank stock..	1,500 00			
Brooklyn City Gas Co. stock.....	1,250 00			
U. S. bonds, 1881	80,000 00	88,480 00	80,000 00	
Nassau National Bank stock.....	6,500 00	29,250 00	25,000 00	
Union Trust Co. stock.	10,000 00			
St.Nicholas Bank stock	6,500 00			
Home Fire Ins. Co. stock.....	3,000 00			
Prospect Park (Brooklyn) bonds.....	8,000 00	8,000 00	2,500 00	
Brooklyn City Gas Co. stock.....	10,150 00	12,687 00	8,000 00	
Shoe and Leather Bank stock.....	7,000 00	19,750 00	15,000 00	
Bank of Utica stock...	1,200 00			
Bowery National Bank stock.....	1,000 00			
Nassau National Bank, Brooklyn stock.....	2,000 00			
Nassau National Bank, N. Y., stock.....	2,000 00			
Atlantic Fire Ins. stock.....	2,000 00	88,000 00	80,000 00	
Certified gold check ..	80,000 00			
Total amount.....	\$122,100 00	\$141,682 00	\$117,700 00	\$117,700 00
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force				\$1,028,415 87
Cash in office of company.....			\$9,220 44	
Cash deposited in banks and trust companies.			96,029 29	
Total amount of cash items.....				105,249 78
Interest accrued on cash loans and on bonds owned.....			\$7,173 00	
Rents accrued.....			1,585 00	
Total accrued interest and rents.....				8,708 00
Gross premiums uncollected on policies in force			\$88,888 84	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....			41,810 85	
Total			\$125,104 69	
Deducted to reduce the amounts to the net values charged against them.....			12,519 47	
Net unpaid premiums on policies in force				112,675 22
Total admitted assets.....				\$3,742,198 88

II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$24,000 00	
Claims for death losses and other policy claims resisted.....	22,500 00	
	<hr/>	
Total policy claims.....		\$46,500 00
Net re-insurance reserve (American 4½ per cent.).....		8,151,424 00
		<hr/>
Liabilities as to policy holders.....		\$8,197,924 00
Surplus as regards policy holders.....		544,274 88
		<hr/>
Total liabilities.....		\$8,742,198 88

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$67,788 37	
Gross cash received for renewal premiums.....	514,571 78	
	<hr/>	
Total cash premium income.....		\$582,355 10
Received for interest upon cash loans, upon bonds owned, dividends on stocks and cash loans.....	\$150,605 00	
Received for interest upon premium notes or loans.....	69,960 78	
Rent received for use of company's property, or under sub-lease.....	4,870 56	
	<hr/>	
Total interest, dividend and rent income.....		225,437 20
		<hr/>
Total cash income.....		\$807,792 30
Gross notes or other obligations taken for new premiums.....	\$21,062 07	
Gross notes or other obligations taken for renewal premiums.....	282,267 86	
	<hr/>	
Total note income.....		253,329 43
		<hr/>
Total income.....		\$1,061,121 73

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$221,907 61	
Paid to annuitants	2,257 22	
Paid on account of policies lapsed, surrendered or purchased.....	33,615 27	
Paid for dividends to policy holders.....	36,615 46	
	<hr/>	
Total cash paid to policy holders.....		\$294,395 56
Paid for commissions to agents.....	\$71,758 25	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	8,975 68	
Paid for medical examiners' fees	4,601 50	
Paid for salaries and other compensation of officers and employes.....	82,186 12	
	<hr/>	
Total pay account.....		\$117,521 50

Paid for dividends to stockholders.....	\$15,000 00	
Paid for taxes and revenue stamps.....	5,240 14	
Paid for rents and agency expenses.....	11,542 01	
Paid for furniture, safes and fixtures for home or agency offices.....	342 49	
Paid on any account not itemized above, viz.: Printing, advertising, stationery, postage, law, traveling and office expenses	8,248 17	
Total miscellaneous expenditures.....		40,372 81
Total cash expenditures.. ..		\$452,289 87
Amount of notes and other premium obliga- tions used in payment of losses and claims	\$16,862 39	
Used in purchase of surrendered policies...	44,863 43	
Used in payment of dividends to policy holders.....	139,569 12	
Total premium loan disbursements.....		200,294 94
Total expenditures.....		\$652,584 81

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obliga- tions at beginning of the year	\$978,926 75	
Received during the year.....	253,329 43	
Total.....		\$1,232,256 18
Deductions during the year as follows:		
Notes and other premium obligations used as above stated.....	\$200,294 94	
Redeemed by maker in cash.....	8,545 37	
Total.....		208,840 31
Balance note assets at end of the year		\$1,028,415 87

BUSINESS IN MINNESOTA,

Number of policies issued in 1873.....	70
Amount insured thereby	\$82,000 00
Whole number of policies in force on lives in State.....	168
Total amount of outstanding insurance under same.....	\$227,500 00
Amount of premiums collected in State in 1873.....	4,080 19
Amount of death losses and other claims paid in 1873.....	None
Total losses incurred in 1873, including all reported.....	None

LIFE ASSOCIATION OF AMERICA.
MISSOURI.

Principal Office, St. Louis.

[Incorporated June 16, 1868.]

HENRY W. HOUGH, President. J. S. PIERCE, Secretary.

Attorney to accept service in Minnesota, FREDERICK W. POWER, St. Paul.

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances	\$149,060 00
Loans secured by deeds of trust or mortgages upon real estate	2,134,026 74

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
Missouri State 6 per cent. bonds	\$103,000 00	\$95,790 00	
Fayette county, Ky., bonds....	10,000 00	8,950 00	
Grayson county, Ky., bonds...	100 00	80 00	
Muhlenberg county, Ky., bonds,	500 00	425 00	
Davis county, Ky., bonds.....	1,000 00	700 00	
Canton, Mo., school bonds.....	5,000 00	5,000 00	
South Carolina R. R. bonds....	12,000 00	7,200 00	
South Carolina certificates	50,017 50	14,265 83	
Empire State Life Insurance Co.			
Watertown, N. Y., stock.....	85,000 00	85,000 00	
St. Louis Chamber of Commerce			
Association stock.....	3,500 00	3,500 00	
	<hr/>	<hr/>	
Total par and market value,	\$270,117 50	\$220,910 83	220,910 83

Loans on Stock Collaterals.

	Market Value.	Amount Loaned.
Notes secured by deed of trust on residence property in Mobile, Alabama.....	\$9,500 00	\$4,000 00
Notes secured by deed of trust on residence property in Columbus, Miss	10,000 00	7,786 68

City of Charleston, S. C., 6 per cent. stock.....	3,870 00	2,000 00	
Tallahassee Manuf'g Co. No 1 mortgage bonds, secured.....	50,000 00	50,000 00	
Tallahassee Manufacturing Co. No. 1 stock.....	10,000 00	6,000 00	
Loan on policies in Life Association of America.....	91,670 00	37,933 87	
Loan on policies in St. Louis Mutual Life Insurance Co....	3,028 50	3,208 27	
Loan on policies in Missouri Valley and Mound City Insurance Company's.....	267 00	200 00	
Total amount.....	<u>\$178,385 50</u>	<u>\$111,128 82</u>	111,128 82
Premium notes and loans, in any form, on interest, taken for premiums on policies now in force.....			1,600,059 09
Postage and revenue stamps.....			60 00
Cash in office of company.....		\$476 69	
Cash deposited in banks and trust companies.....		129,543 69	
Total amount of cash items.....			180,020 88
Interest accrued on cash loans and on bonds owned.....		\$118,029 07	
Interest accrued on premium loans and notes.....		12,612 77	
Total accrued interest.....			130,641 84
Gross premiums uncollected on policies in force.....		\$355,174 68	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....		172,184 51	
Total.....		<u>\$527,309 10</u>	
Deducted to reduce the amounts to the net values charged against them.....		94,419 19	
Net unpaid premiums on policies in force.....			432,890 00
Total admitted assets			<u>\$4,908,797 70</u>

Items not admitted as available Assets.

Present value of interest over 4½ per cent. secured by real estate.....	\$98,134 80
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II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$92,452 60
Net re-insurance reserve (American 4½ per cent.).....	4,850,775 00
Other liabilities of the company, viz.: Extra premiums, \$131.04; reserve to equalize valuation at 4 and 4½ per cent. interest, \$399,431; difference between margin over 4 and 4½ per cent. in assets, items 12 and 13, \$22,526....	422,088 04
Liabilities as to policy holders.....	\$4,865,315 64
Surplus as regards policy holders.....	43,482 06
Total liabilities	<u>\$4,908,797 70</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$646,690 16	
Gross cash received for renewal premiums...	1,049,528 50	
Received for all other premiums.....	398 11	
Cash premiums from other companies	8,637 98	
Total cash premium income		\$1,705,249 70
Received for interest upon cash loans.....	\$177,257 49	
Received for interest upon bonds owned and dividends on stocks.....	8,701 16	
Received for interest upon premium notes or loans.....	86,876 86	
Received for interest upon other debts due the company.....	8,103 29	
Rent received for use of company's property, or under sub-lease.....	1,435 50	
Discount on claims paid in advance.....	642 58	
Total interest, dividend and rent income.....		\$283,016 38
Received from other companies for losses on account of re-insured risks.....	\$17,500 00	
Cash income from all other sources, viz.: Cash other than premiums received from companies for assuming or reinsuring their risks,	65,880 45	
Miscellaneous cash income		83,380 45
Total cash income.....		\$2,071,646 53
Gross notes or other obligations taken for renewal premiums	\$364,819 64	
Gross notes or other obligations received from companies for assuming or re-insuring their risks	38,841 49	
Total note income.....		403,161 13
Total income		\$2,474,807 66

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$764,404 92	
Paid to annuitants	1,172 80	
Paid on account of policies lapsed, surrendered or purchased.....	470,540 14	
Paid for dividends to policy holders.....	1,698 93	
Total cash paid to policy holders.....		\$1,238,511 79
Paid for commissions to agents.....	\$148,301 71	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	104,641 56	
Paid for medical examiners' fees.....	16,647 06	
Paid for salaries and other compensation of officers and employes.....	60,003 45	
Total pay account.....		329,593 78

INSURANCE COMMISSIONER.

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Paid for premiums to other companies for policies re-insured	\$29,155 92	
Paid for taxes and revenue stamps	28,211 48	
Paid for rents.....	5,895 78	
Paid for commuting commissions.....	16,627 79	
Advanced to agents to be repaid out of future salaries or commissions.....	47,638 70	
Paid for furniture, safes and fixtures for home or agency offices.....	442 88	
Paid on any account not itemized above, viz.: Profit and loss, \$5,467.19; postage, stationery, telegrams, furniture, fixtures, rents and incidental expenses, \$132,978.92	188,441 11	
		<hr/>
Total miscellaneous expenditures.....		\$265,913 66
		<hr/>
Total cash expenditures.....		\$1,884,019 23
Amount of notes and other premium obligations used in payment of losses and claims	\$26,114 85	
Used in purchase of surrendered policies....	346,778 57	
Used in payment of dividends to policy holders	7,436 51	
		<hr/>
Total premium loan disbursements.....		380,329 43
		<hr/>
Total Expenditures.....		\$2,214,348 66

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,584,222 40	
Received during the year.....	408,161 13	
		<hr/>
Total.....		\$1,987,383 53
Deductions during the year as follows: Notes and other premium obligations used as above stated.....	\$380,329 43	
Redeemed by maker in cash	6,995 01	
		<hr/>
Total		387,324 44
		<hr/>
Balance note assets at end of the year.....		\$1,600,059 09

MANHATTAN LIFE INSURANCE COMPANY

NEW YORK.

Principal Office, New York City.

[Organized July 16, 1850.]

HENRY STOKES, President. JACOB L. HALSEY, Secretary.

Attorney to accept service in Minnesota, WM. R. TRIPPE, Minneapolis.

Capital actually paid up in cash..... \$100,000

I. ASSETS.

Loans secured by deeds of trust or mortgages upon real
estate \$4,211,799 77*Stocks, Bonds, etc., owned by the Company.*

	Par Value.	Market Value.	
U. S. 5 per ct. coupon bonds, 1874	\$3,000 00	\$3,000 00	
U. S. 6's, coupon bonds, 1881.....	75,550 00	88,960 08	
U. S. 5-20 registered bonds.....	355,000 00	406,300 00	
Virginia State consolidated debt, 6 per cent. bonds.....	19,900 00	4,500 00	}
Virginia State deferred debt, 6 per cent. bonds.....			
New York State 7 per cent. bonds	100,000 00	104,000 00	
New York city bounty fund re- demption 7 per cent. bonds....	8,700 00	8,395 50	
Brooklyn city public park loan...	100,000 00	100,000 00	
Bank of Commerce.....	10,000 00	11,400 00	
Total par and market value	\$672,150 00	\$726,555 53	726,555 53
Amount of loans on stock collaterals.....			629,950 00
Premium notes and loans in any form, on interest, taken for premiums on policies now in force.....			2,299,623 00
Postage and revenue stamps.....			93 30
Cash in office of Company.....		\$2,154 65	
Cash deposited in banks and trust companies		354,425 68	
Total amount of cash items.....			356,580 33

INSURANCE COMMISSIONER.

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Interest due and accrued on cash loans and on bonds owned	126,259 06
Gross premiums uncollected on policies in force	\$450,500 98
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	110,232 58
Total.....	\$570,733 56
Deduct to reduce the amounts to the net values charged against them.....	85,610 04
Net unpaid premiums on policies in force.....	485,123 52
Total admitted assets.....	\$8,885,985 51

Items not admitted as available Assets.

Invested in commuting commissions.....	\$81,120 68
Cash in hands of agents due the Company...	8,047 10
Judgments for debts rendered in favor of the Company.....	4,700 00
Agency supplies, printed matter and stationery on hand.....	8,000 00
Present market value of furniture, safes and fixtures.....	6,000 00
Total unadmitted items.....	\$47,867 78

II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$191,920 00
Claims for death losses and other policy claims resisted.....	78,000 00
Total policy claims.....	\$264,920 00
Net re-insurance reserve (American 4½ per cent.).....	6,728,205 00
Unpaid dividends of surplus, or other description of profits due policy-holders.....	97,801 03
Unpaid dividends to stockholders.....	462 51
Liabilities as to policy-holders.....	\$7,090,888 54
Surplus as regards policy-holders.....	1,745,096 97
Total liabilities	\$8,835,985 51

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new and renewal policies.....	\$1,420,922 68
Received for sale of annuities.....	8,125 00
Received for all other premiums.....	8,560 17
Total cash premium income.....	\$1,427,607 85

Received for interest upon cash loans.....	\$307,589 35	
Received for interest upon bonds owned and dividends on stocks.....	44,858 16	
Received for interest upon premium notes or loans.....	156,795 66	
Received for interest upon other debts due the Company.....	11,487 52	
Discount on claims paid in advance... ..	11,522 09	
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Total interest, dividend and rent income.....		531,752 78
		<hr/>
Total cash income.....		\$1,959,360 63
Gross notes or other obligations taken for new and renewal premiums.....		168,710 42
		<hr/>
Total income		\$2,128,071 05

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the Company's own losses and policy claims, and additions thereto.....	\$632,424 11	
Paid to annuitants.....	4,170 16	
Paid on account of policies lapsed, surren- dered or purchased.....	51,217 18	
Paid for dividends to policy-holders.....	324,439 81	
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Total cash paid to policy-holders.....		\$1,012,251 26
Paid for commission to agents.....	\$154,980 35	
Paid for medical examiners' fees.....	9,904 20	
Paid for salaries and other compensation of officers and employees.....	67,723 71	
	<hr/>	
Total pay account.....		232,608 26
Paid for dividends to stockholders.....	\$60,000 00	
Paid for taxes and revenue stamps.....	12,027 88	
Paid for rents, \$8,000; office expenses, \$16,- 761.40; total.....	24,761 40	
Paid for commuting commissions.....	19,839 63	
Paid on any account not itemized above viz.: Advertising, \$11,181.01; sundry expenses, \$6,259.75	17,440 76	
	<hr/>	
Total miscellaneous expenditures.....		134,069 67
		<hr/>
Total cash expenditures.....		\$1,878,929 19
Amount of notes and other premium obliga- tions used in payment of losses and claims..	\$42,592 80	
Used in purchase of surrendered policies....	110,226 27	
Used in payment of dividends to policyholders	8,188 93	
	<hr/>	
Total premium loan disbursements.....		161,008 09
		<hr/>
Total expenditures.....		\$1,539,937 28

V. PREMIUM NOTE ACCOUNT

Premium notes and other premium obliga- tions at beginning of the year.....	\$2,313,088 55	
Received during the year.....	168,710 42	
	<hr/>	
Total		\$2,481,798 97

Deductions during the year as follows: Notes
and other premium obligations used as
above stated.....

\$161,008 09
Redeemed by maker in cash..... 4,817 76
In hands of agents for collection..... 16,350 12

Total..... 182,175 97

Balance note assets at end of the year..... \$2,299,623 00

MERCHANTS LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized November 1. 1869; commenced business April 15, 1870.]

B. F. BEEKMAN, President.

JAMES A. TABER, Secretary.

Attorney to accept service in Minnesota, OTTO W. RIMPLER, St. Paul.

Capital actually paid up in cash.....\$161,000

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate, \$23,000 00

Stocks, Bonds, etc., owned by the Company.

	Par Value	Market Value.
U. S. 5-20 bonds.....	\$87,000 00	\$102,502 50
N. Y. State bounty loan bonds, 1865 and 1866.....	11,000 00	11,550 00
N. Y. canal loan bonds, 1856....	4,000 00	4,400 00

Total par and market value \$102,000 00 \$118,452 50

118,452 50

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned.
U. S. registered bonds, 1865.....	\$1,000 00	\$1,142 50	\$966 00
U. S. 6 per cent. cur- rency bonds.....	13,000 00	14,885 00	13,000 00

Brooklyn city bond, 1864	7,000 00	7,000 00	5,700 00	
Loan on mortgage col- laterals.....	5,086 00	5,088 00	4,000 00	
Total amount.....	\$26,086 00	\$28,068 50	\$23,666 00	23,666 00
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....				6,422 33
Cash in office of company.....		\$5,451 27		
Cash deposited in banks and trust companies		1,256 43		
Total amount of cash items.....				6,707 70
Interest accrued on cash loans and on bonds owned.....				696 00
Gross premiums uncollected on policies in force.....		\$16,879 08		
Gross deferred, quarterly and semi-annual premiums, on policies in force.....		6,605 32		
Total.....		\$23,484 40		
Deducted to reduce the amounts to the net values charged against them.....		2,818 13		
Net unpaid premiums on policies in force.....				20,666 27
Total admitted assets.....				\$199,610 80

Items not admitted as available Assets.

Amount due from Eclectic Ins. Co.....	\$770 00
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II. LIABILITIES.

Claims for death losses and matured endowments, in pro- cess of adjustment, or adjusted and not due.....	\$2,000 00
Net re-insurance reserve (American, 4½ per cent.)....	99,393 0
Liabilities as to policy holders.....	\$101,393 00
Surplus as regards policy holders.....	98,217 80
Total liabilities.....	\$199,610 80

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal pre- miums.....	\$87,771 20
Cash premiums from other companies.....	4,393 59
Total cash premium income.....	\$92,164 79
Received for interest upon bonds owned and dividends on stocks.....	\$10,257 11
Rent received for use of company's property, or under sub-lease.....	779 24
Total interest, dividend and rent income.....	11,036 35
Total cash income.....	\$103,201 14
Notes or other obligations taken for premiums.....	6,140 92
Total income.....	\$109,342 06

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims and additions thereto.....	\$7,500 00	
Paid on account of policies lapsed, surrendered or purchased.....	16,368 57	
Paid for dividends to policy holders.....	2,279 11	
Total cash paid to policy holders.....		\$26,147 68
Paid for premiums to other companies for policies re-insured.....	\$1,557 02	
Paid for commissions to agents.....	17,754 98	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	4,686 02	
Paid for medical examiners' fees.....	8,821 50	
Paid for salaries and other compensation of officers and employes.....	8,710 94	
Total pay account.....		85,980 46
Paid for taxes and revenue stamps.....	\$2,187 24	
Paid for rents.....	9,408 19	
Paid for furniture, safes and fixtures for home or agency offices.....	151 25	
Paid on any account not itemized above, viz.: Office and agency expenses, \$3,442.84; postage and exchange, \$581.77; printing, advertising and stationery, \$3,558.32.....	7,577 98	
Total miscellaneous expenditures.....		19,319 61
Total cash expenditures.....		\$81,447 75
Amount of notes and other premium obligations voided by lapse of policies.....		541 75
Total expenditures.....		\$81,989 50

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$823 16	
Received during the year.....	6,140 92	
Total.....		\$6,964 08
Deduct notes and other premium obligations used as above stated.....		541 75
Balance note assets at end of the year.....		\$6,422 33

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	58
Amount insured thereby.....	\$62,000 00
Whole number of policies in force on lives in State.....	32
Total amount of outstanding insurance on same.....	\$37,000 00
Amount of premiums collected in State in 1878.....	1,455 00
Amount of death losses and other claims paid in 1878.....	None.
Total losses incurred in 1878, including all reported.....	None.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

MASSACHUSETTS.

Principal Office, Springfield.

[Organized May 15, 1851; commenced business August 1, 1851.]

EPHRAIM W. BOND, President.

AVERY J. SMITH, Secretary

Attorney to accept service in Minnesota, JOHN CORMERAIS, Minneapolis.

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....		\$150,000 00
Loans secured by deeds of trust, or mortgages upon real estate		2,541,544 00
Amount of stocks, bonds, etc., owned by the company....		701,181 00
Amount of loans on stock collaterals.....		144,050 00
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....		987,470 38
Cash in office of Company.....	\$56,872 70	
Cash deposited in banks.....	27,017 35	
Total amount of cash items.....		88,890 05
Interest accrued on cash loans and on bonds owned.....	\$97,612 26	
Interest accrued on premium loans and notes	29,624 11	
Rents accrued.....	100 00	
Total accrued interest and rents.....		127,336 37
Gross premiums uncollected on policies in force.....	\$145,481 24	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	145,952 06	
Total.....	\$291,433 30	
Deduct to reduce the amounts to the net values charged against them.....	46,629 32	
Net unpaid premiums on policies in force.....		244,803 98
Total admitted assets.....		\$4,980,275 78

Items not admitted as available Assets.

Cash in hands of agents due the company....	\$17,833 07
Agency supplies, printed matter and stationery on hand.....	800 00
Present market value of furniture, safes and fixtures.....	11,069 87
Other items, viz.: Collateral note security..	2,116 25
Total unadmitted items.....	\$31,819 19

II. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$68,530 00
Claims for death losses and other policy claims resisted.....	46,000 00
Total policy claims.....	\$114,530 00
Net re-insurance reserve (American 4½ per cent.).....	4,422,103 08
Unpaid dividends of surplus, or other description of profits due policy holders.....	20,321 99
Other liabilities of the company, viz: Building account, salaries, etc.....	18,414 00
Liabilities as to policy holders.....	\$4,575,369 07
Surplus as regards policy-holders.....	404,906 71
Total liabilities.....	\$4,980,275 78

III. INCOME DURING THE YEAR.

Total cash premium income.....	\$921,707 72
Received for interest upon cash loans.....	\$162,296 78
Received for interest upon bonds owned and dividends on stocks.....	39,866 27
Received for interest upon premium notes or loans.....	44,685 45
Received for interest upon other debts due the company.....	23,187 69
Rent received for use of Company's property, or under sub-lease.....	1,980 66
Discount on claims paid in advance.....	498 82
Total interest, dividend and rent income.....	272,015 17
Total cash income.....	\$1,193,722 89
Total note income.....	279,685 87
Total income.....	\$1,473,408 76

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$270,624 09
Paid to other companies for losses or claims on their policies re-insured by this company	2,000 00
Paid on account of policies lapsed, surrendered or purchased.....	77,899 00
Paid for dividends to policy holders.....	78,998 88
Total cash paid to policy holders.....	\$424,021 47

Paid for premiums to other companies for policies re-insured.....	\$12,810 50	
Paid for commissions to agents.....	75,704 67	
Paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	68,625 92	
Paid for medical examiners' fees.....	5,924 00	
Paid for salaries and other compensation of officers and employes.....	88,954 23	
Total pay account		197,019 32
Paid for taxes and revenue stamps.....	\$10,736 54	
Paid for rents	11,347 27	
Paid for furniture, safes and fixtures for home or agency offices.....	8,043 62	
Paid on any account not itemized above, viz.: Printing, advertising, postage, legal fees, supplies, etc.....	28,066 78	
Total miscellaneous expenditures.....		58,194 21
Total cash expenditures		\$674,235 00
Amount of notes and other premium obligations used in payment of losses and claims.	\$14,886 10	
Used in purchase of surrendered policies....	15,590 34	
Used in payment of dividends to policy holders.....	124,813 22	
Voided by lapse of policies.....	85,515 30	
Total premium loan disbursements.....		240,804 96
Total expenditures.....		\$915,039 96

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$952,648 57	
Received during the year.....	279,685 87	
Total.....		\$1,232,329 44
Deductions during the year, as follows: Notes and other premium obligations used as above stated.....	\$240,804 96	
Redeemed by maker in cash.....	4,054 10	
Total.....		244,859 06
Balance note assets at end of the year.....		\$987,470 38

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	11
Amount insured thereby.....	\$31,500 00
Amount of premiums collected in State in 1873.....	13,199 26

MUTUAL BENEFIT LIFE INSURANCE COMPANY.
NEW JERSEY.

Principal Office, Newark.

[Incorporated January 31, 1845.]

LEWIS C. GROVER, President. EDWARD A. STRONG, Secretary.

Attorneys to accept service in Minnesota,

WM. WINDOM and JOHN DOUGLAS, Winona.

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$149,904 10
Loans secured by deeds of trust or mortgages upon real estate	11,430,350 70
Amount of stocks, bonds, etc., owned by the Company....	8,757,305 00
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....	7,016,385 97
Cash in office of company.....	\$26,687 39
Cash deposited in banks and trust companies	488,256 63
Total amount of cash items.....	514,944 02
Interest accrued on cash loans and on bonds owned.....	\$878,541 34
Interest accrued on premium loans and notes	210,490 00
Total accrued interest and rents.....	584,031 34
Gross premiums uncollected on policies in force	\$158,086 07
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	65,294 11
Total.....	\$223,380 18
Deducted to reduce the amounts to the net values charged against them.....	55,845 04
Net unpaid premiums on policies in force.....	168 035 14
Total admitted assets.....	\$28,620,966 27

Items not admitted as available Assets.

Cash in hands of officers or agents, due the company.....	\$88,677 23
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II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$526,217 00
Claims for death losses and other policy claims resisted.....	69,000 00
Total policy claims.....	\$595,217 00
Net re-insurance reserve (American 4½ per cent.).....	22,334,864 00
Unpaid dividends of surplus, or other description of profits due policy-holders	223,602 09
Other liabilities of the company, viz.: Dividends declared payable in 1874, discounted to date.....	1,556,323 87
Liabilities as to policy holders.....	24,710,006 96
Surplus as regards policy holders.....	3,910,949 31
Total liabilities.....	\$28,620,956 27

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$4,639,473 51
Received for sale of annuities.....	229 01
Received for all other premiums.....	6,959 10
Total cash premium income.....	\$4,646,661 62
Received for interest upon cash loans and bonds owned.....	\$1,306,846 49
Received for interest upon premium notes or loans.....	458,966 44
Rent received for use of Company's property, or under sub-lease	3,425 00
Discount on claims paid in advance.....	513 98
Total interest, dividend and rent income.....	1,763,251 91
Total cash income.....	\$6,415,913 53
Gross notes or other obligations taken for new and renewal premiums.....	755,496 91
Total income.....	\$7,171,410 44

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$1,841,572 48
Paid to annuitants.....	1,508 70
Paid on account of policies lapsed, surrendered or purchased.....	321,430 37
Paid for dividends to policy holders.....	1,508,941 64
Total cash paid to policy holders.....	\$3,673,453 19

INSURANCE COMMISSIONER.

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Paid for commissions to agents.....	\$419,240 51	
Paid for medical examiners' fees.....	21,778 52	
Paid for salaries and other compensation of officers and employes.....	66,711 82	
Total pay account		507,730,35
Paid for taxes and revenue stamps.....	\$95,270 69	
Paid on any account not itemized above, viz.: Advertising, printing, postage and ex- change	108,590 11	
Total miscellaneous expenditures.....		208,860 80
Total cash expenditures.....		\$4,885,044 84
Amount of notes and other premium obliga- tions used in payment of losses and claims	\$187,654 76	
Used in purchase of surrendered policies....	162,611 80	
Used in payment of dividends to policy- holders.....	289,825 10	
Total premium loan disbursements.....		\$590,091 66
Total expenditures.....		\$4,975,136 00

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obliga- tions at beginning of the year.....	\$6,852,970 90	
Received during the year.....	755,496 91	
Total.....		\$7,608,467 81
Deductions during the year, as follows:		
Notes and other premium obligations used as above stated.....	\$590,091 66	
Redeemed by maker in cash.....	1,990 18	
Total.....		592,081 84
Balance note assets at end of the year.....		\$7,016,385 97

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	48	
Amount insured thereby	\$91,600 00	
Whole number of policies in force on lives in State.....	847	
Total amount of outstanding insurance under same.....	\$1,145,000 00	
Amount of premiums collected in State in 1878.....	17,111 21	
Amount of death losses and other claims paid in 1878.....	17,000 00	

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Incorporated April 12, 1842.]

FREDERICK S. WINSTON, President. JOHN M. STUART, Secretary.

Attorney to accept service in Minnesota, HARLOW A. GALE, Minneapolis.

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$2,539,403 36
Loans secured by deeds of trust or mortgages upon real estate.....	52,707,912 17

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 coupon bonds, 1874..	\$50,000 00	\$55,750 00	
U. S. 6 per cent. registered bonds, 1881.....	2,100,550 00	2,436,638 00	
U. S. 5 per cent. registered bonds.....	2,000,000 00	2,230,000 00	
U. S. 5 per cent. 10-40 registered bonds.....	50,000 00	55,500 00	
New York State 7 per cent. bounty bonds.....	500,000 00	520,000 00	
New York city and county revenue 7 per cent. bonds...	600,000 00	600,000 00	
Town of Cherry Valley, 7 per cent. bonds	50,000 00	50,000 00	
Town of Yonkers, 7 per cent. bonds.....	20,000 00	20,000 00	
Total par and market value, \$5,370,550 00	\$5,967,888 00		
Cash deposited in banks and trust companies.....			5,967,888 00
Interest accrued on cash loans and on bonds owned.....			2,224,961 84
			923,572 87

Gross premiums uncollected on policies in force.....	\$131,818 19	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	1,097,014 98	
Total.....	\$1,228,828 17	
Deducted to reduce the amounts to the net values charged against them.....	807,082 04	
Net unpaid premiums on policies in force.....		921,246 18
Total admitted assets.....		\$65,284,984 37

Items not admitted as available Assets.

Cash in hands of agents, due the company...	\$17,771 26
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II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$638,825 84	
Claims for death losses and other policy claims resisted.....	124,500 00	
Total policy claims.....		\$758,825 84
Net re-insurance reserve (American 4½ per cent.).....	57,748,601 00	
Post-mortem dividends.....	48,816 95	
Other liabilities of the company, viz.: Surplus accrued on Tontine policies and premiums paid in advance.....	56,125 03	
Liabilities as to policy holders.....	\$58,601,868 82	
Surplus as regards policy holders.....	6,688,615 55	
Total liabilities		\$65,284,984 37

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$8,139,885 95	
Gross cash received for renewal premiums.	9,594,553 25	
Received for sales of annuities.....	85,500 00	
Total cash premium income.....		\$17,818,889 20
Received for interest upon cash loans.....	\$3,320,996 05	
Received for interest upon bonds owned and dividends on stocks.....	841,936 46	
Received for interest upon other debts due the company.....	79,479 58	
Rent received for use of company's property, or under sub-lease.....	51,916 66	
Premium on gold interest.....	48,784 36	
Total interest, dividend and rent income.....		8,843,113 06
Total cash income.....		\$21,662,002 26

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$3,379,664 80	
Paid to annuitants.....	21,535 28	
Paid on account of policies lapsed, surrendered or purchased.....	1,675,168 03	
Paid for dividends to policy holders.....	8,397,676 22	
Total cash paid to policy holders.....		\$13,474,044 33
Paid for commissions to agents.....	\$356,817 12	
Paid for medical examiners' fees.....	60,712 65	
Paid for salaries and other compensation of officers and employes	281,886 34	
Total pay account		698,916 11
Paid for taxes and revenue stamps.....	\$115,099 22	
Paid for commuting commissions.....	479,083 10	
Paid for furniture, safe and fixtures for home or agency offices.....	8,187 82	
Paid on any account not itemized above, viz. : Postage, advertising, law, printing, stationery and sundries.....	597,998 61	
Total miscellaneous expenditures.....		1,200,368 75
Total cash expenditures.....		\$15,878,829 19

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	271
Amount insured thereby.....	\$590,075 00
Amount of premiums collected in State in 1878.....	52,771 12
Amount of death losses and other claims paid in 1878.....	25,000 00
Total losses incurred in 1878, including all reported.....	26,000 00

MINNESOTA MUTUAL LIFE INSURANCE COMPANY.

MINNESOTA.

Principal Office, St. Paul.

H. H. SIBLEY, President. H. KNOX TAYLOR, Secretary.

Paid up capital.....\$8,000 00.

INSURANCE COMMISSIONER.**343****I. ASSETS.**

Amount of loans secured by mortgage on real estate.....	\$20,618 63
Amount of loans upon which more than one year's interest is due.....	825 00
Premium loans and notes.....	6,115 54
Market value of bonds and stocks owned.....	15,500 00
Cash on hand and in bank	4,131 27
Accrued interest.....	1,182 27
Net deferred and outstanding premiums on policies in force December 31, 1873.....	5,491 14
Total admitted assets.....	\$53,863 85

Items not admitted as Assets.

Office furniture.....	\$726 71
Amount invested in commuting commissions,	14,340 46
Cash in hands of agents.....	785 10
Value of agency supplies, &c	500 00
	<hr/>
	\$16,302 27

II. LIABILITIES.

Claims for losses, etc., in process of adjustment, or adjusted and not due.....	\$6,500 00
Net re-insurance reserve, (American 6 per cent.).....	41,977 03
Amount due on account of salaries, rents, &c.....	987 47
	<hr/>
Total liabilities as to policy holders.....	\$49,464 50
Surplus	4,399 35
	<hr/>
Total liabilities, including surplus.....	\$53,863 85

III. INCOME, 1873,

Gross cash received for premiums on new policies.....	\$8,949 40
Gross cash received for renewal premiums.....	24,009 84
Total receipts for interest, dividends, &c.....	2,879 06
Gross amount of notes, etc., taken for renewal premiums.	1,888 80
	<hr/>
Total income	\$37,727 10

IV. EXPENDITURES, 1873.

Cash actually paid for company's own losses.....	\$11,000 00
Cash paid on policies lapsed, surrendered or purchased...	739 66
Cash paid for dividends to policy holders.....	1,475 79
Cash paid agents' commissions on first premiums.....	570 91
Cash paid agents' commissions on renewal premiums.....	334 69
Paid salaries and traveling expenses of managers and agents	2,137 35
Cash paid for medical examiners' fees.....	865 50
Cash paid for salaries of officers and other employes, except agents and medical examiners.....	5,697 24
Paid for taxes, licenses, fees, revenue stamps.....	41 00

Cash paid for rents.....	665 58
Cash paid for printing, advertising, postage, exchange, &c.	1,568 97
Total premium note expenditures.....	1,807 45
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Total expenditures.....	\$34,652 44
Total number of policies in force December 31, 1878..	654
Total amount of insurance in force December 31, 1878.	935,924 00

BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	431
Amount insured thereby.....	\$411,441 00
Whole number of policies in force on lives in State.....	654
Total amount of outstanding insurance under same.....	\$935,924 00
Amount of premiums collected in State in 1878.....	82,959 24
Amount of death losses and other claims paid in 1878.....	11,000 00
Total losses incurred in 1878, including all reported.....	11,500 00

NATIONAL LIFE INSURANCE COMPANY OF THE
UNITED STATES OF AMERICA.

WASHINGTON, D. C.

Principal Office, Washington.

[Incorporated July 28, 1868.]

E. A. ROLLINS, President. JOHN M. BUTLER, Secretary.

Attorney to accept service in Minnesota, Ins. Commissioner, Minnesota.

'Capital actually paid up in cash..... \$1,000,000

I. ASSETS.

Loans secured by deeds of trust or mortgages upon real
estate \$1,627,849 05

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 6 per cent. bonds.....	\$101,000 00	\$115,518 75
U. S. 4 per cent. bonds.....	110,000 00	106,150 00
U. S. 10-40 bonds.....	60,000 00	66,750 00

INSURANCE COMMISSIONER.

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Virginia State bonds	42,000 00	18,900 00
Mississippi State bonds	20,000 00	17,000 00
Louisville city 7 per cent. bonds	50,000 00	45,000 00

Total par and market value....	\$383,000 00	\$369,818 75
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369,818 75

Loans on Stock Collaterals.

	Par Value.	Market Value.	Am't Loaned.
First Nat'l. Bank, Philadel., stock.	\$160,000 00	\$216,000 00	\$260,000 00
Gen'l Mort. Penn. Canal Co. stock	25,000 00	18,750 00	
Preston Coal Co. stock.....	50,000 00	47,500 00	
Andover Iron Co. stock.....	40,000 00	56,000 00	
Monongahela nav- igation stock...	20,000 00	22,000 00	15,000 00
Sterling R.R. bonds	89,000 00	81,200 00	150,000 00
Steeling Iron Co. bonds.....	50,000 00	40,000 00	
Lake Superior and Miss. R.R. bonds	184,000 00	100,500 00	
Fidelity trust Ins. & Safe Deposit Co. (new) stock	50,000 00	35,000 00	
Fidelity Trust Ins. & Safe Deposit Co. (old) stock.	60,000 00	102,000 00	105,000 00
Philadelp'a Ware- house Co. stock	80,000 00	56,000 00	50,000 00
Susquehan'h Coat Co. bonds.....	10,000 00	6,500 00	40,000 00
Lehigh and Green- wood mort. b'ds	61,000 00	54,900 00	
Penn. R. R. stock	500 00	450 00	
Campbell Creek R. R. stock.....	500 00	350 00	
Washington City certificates.....	110,000 00	88,000 00	76,000 00
International Nav. Co. 7 p.c. bonds	8,000 00	6,800 00	5,000 00
Excelsior Life Ins. Co., N. Y. stock	122,500 00	36,767 80	36,767 80
Kearsage National Bank stock.....	5,000 00	5,750 00	5,000 00
Monongahela nav- igation stock...	80,000 00	83,000 00	25,000 00
Philadelphia & Erie R. R. bonds....	1,000 00	1,000 00	28,075 00
Stillwater and St. Paul R.R. bonds	27,500 00	18,750 00	
South Mountain Iron Co. bonds	38,000 00	28,500 00	

Total amount	\$1,122,000 00	\$1,000,717 80	\$821,342 80
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\$821,342 80

Premium notes and loans, in any form, on interest, taken for premiums on policies now in force.....	71,681 00
Cash in the office of Company, and deposited in banks and trust companies.....	151,123 99
Interest accrued on cash loans and on bonds owned.....	38,172 33
Gross premiums uncollected on policies in force.....	\$47,203 78
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	122,175 50
Total.....	\$169,379 28
Deducted to reduce the amounts to the net values charged against them.....	8,881 64
Net unpaid premiums on policies in force.....	160,497 34
Due from other companies on account of re-insured risks..	19,123 13
Total admitted assets.....	\$3,254,108 39

Items not admitted as available Assets.

Invested in commuting commissions.....	\$6,000 00
Advanced to officers or agents, to be repaid out of future salaries or commissions.....	20,076 89
Cash in hands of agents, due the Company...	9,591 73
Loans on personal security only.....	754 60
Present market value of furniture, safes and fixtures.....	3,000 00
Total unadmitted items.....	\$39,423 22

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$500 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted, and not due.....	90,029 62
Claims for death losses and other policy claims resisted.....	6,274 15
Total policy claims.....	\$96,803 77
Net reserve as computed by the Pennsylvania State Insurance Department on 6 per cent. basis.....	1,929,399 00
Accrued commissions.....	12,925 00
Liabilities as to policy-holders.....	\$2,039,127 77
Surplus as regards policy-holders.....	1,214,980 62
Total liabilities.....	\$3,254,108 39

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$941,904 49
Received for all other premiums.....	1,533 72
Total cash premium income.....	\$943,438 21

INSURANCE COMMISSIONER.

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Received for interests upon cash loans.....	\$202,186 04	
Received for interest upon bonds owned and dividends on stocks.....	88,120 26	
Received for interest upon premium notes or loans.....	2,925 07	
Received for interest upon other debts due the company.....	1,638 79	
Discount on claims paid in advance.....	141 00	
	<hr/>	
Total interest, dividend rent and income.....		244,961 16
Cash other than premiums received from companies for assuming or re-insuring their risks.....	\$245,907 86	
Received from other companies on account of re-insured risks.....	11,500 00	
Cash income from other sources, viz.: Premium on gold.....	2,664 17	
	<hr/>	
Miscellaneous cash income		260,072 08
		<hr/>
Total cash income.....		\$1,448,471 40
Gross notes or other obligations taken for new or renewal premiums	\$4,881 58	
Gross notes or other obligations received from companies for assuming or re-insuring their risks.....	66,799 47	
	<hr/>	
Total note income.....		71,681 00
		<hr/>
Total income		\$1,520,152 40

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$257,585 11	
Paid to other companies for losses or claims on their policies re-insured by this Co.....	23,191 06	
Paid to annuitants.....	958 00	
Paid on account of policies lapsed, surrendered or purchased.....	196,034 64	
	<hr/>	
Total cash paid to policy-holders.....		\$477,768 81
Paid for premiums to other companies for policies re-insured.....	\$24,642 96	
Paid for commissions to agents.....	96,591 05	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	28,486 28	
Paid for medical examiners' fees.....	10,440 00	
Paid for salaries and other compensation of officers and employees.....	52,454 78	
	<hr/>	
Total pay account.....		212,615 07

Paid for dividends to stockholders.....	\$60,000 00	
Paid for taxes and revenue stamps.....	9,420 69	
Paid for rents.....	10,855 88	
Paid for commuting commissions.....	2,121 11	
Paid on any account not itemized above, viz.:		
Exchange and postage, \$5,172 91; advertis-		
ing, \$15,078.61; printing and stationery,		
\$13,612.73; sundries, \$12,314.85	45,178 60	
Total miscellaneous expenditures.....		127,076 23
Total cash expenditures.....		\$817,460 11

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations		
at beginning of the year.....	\$1,925 11	
Received during the year.....	71,681 00	
Total.....		\$73,606 11
Deductions during the year, as follows: Notes		
and other premium obligations voided by		
lapse.....	\$385 01	
Redeemed by maker in cash.....	1,540 10	
Total.....		1,925 11
Balance note assets at end of the year.....		\$71,681 00

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	181
Amount insured thereby.....	\$329,517 00
Whole number of policies in force on lives in State.....	257
Total amount of outstanding insurance under same.....	\$404,124 00
Amount of premiums collected in State in 1873.....	9,454 68
Amount of death losses and other claims paid in 1873.....	15,300 00
Total losses incurred in 1873, including all reported.....	15,460 00

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Incorporated May 21, 1843.]

MORRIS FRANKLIN, President. WILLIAM H. BEERS, Actuary.

Attorney to accept service in Minnesota, I. F. A. STUDDART, St. Paul

INSURANCE COMMISSIONER.

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I. ASSETS.

Real estate owned, after deducting all liens and encumbrances.....	\$1,768,174 14
Loans secured by deeds of trust or mortgages upon real estate.....	14,135,265 13
Amount of stocks, bonds, etc., owned by the company....	4,937,320 24
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....	962,112 98
Cash in office of company.....	\$20,511 18
Cash deposited in banks and trust companies,	1,641,026 67
 Total amount of cash items.....	 1,661,537 85
Interest accrued on cash loans and on bonds owned	\$182,469 55
Interest accrued on premium loans and notes,	29,816 55
Rents accrued.....	18,545 88
 Total accrued interest and rents.....	 175,831 98
 Gross premiums uncollected on policies in force.....	 \$314,396 11
Gross, deferred, quarterly and semi-annual premiums on policies in force.....	563,365 83
 Total.....	 \$877,761 94
Deducted to reduce the amounts to the net values charged against them.....	87,776 19
 Net unpaid premiums on policies in force.....	 789,985 75
 Total admitted assets.....	 \$24,430,228 17

II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$398,170 00
Claims for death losses and other policy claims resisted.....	81,200 00
 Total policy claims.....	 \$479,370 00
 Net re-insurance reserve (Am. 4½ per cent.).....	 20,228,096 00
Unpaid dividends of surplus, or other description of profits due policy holders.....	208,630 57
 Liabilities as to policy holders.....	 \$20,916,096 57
Surplus as regards policy holders.....	3,514,131 50
 Total Liabilities.....	 \$24,430,228 17

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums	\$5,822,141 97
Received for sale of annuities.....	78,052 58
 Total cash premium income.....	 \$5,895,194 55

Received for interest upon cash loans.....	\$997,690 69	
Received for interest upon bonds owned and dividends on stocks.....	272,105 29	
Received for interest upon premium notes or loans.....	67,880 19	
Rents received for use of company's property, or under sub-lease.....	80,918 66	
Total interest, dividend and rent income.....		1,418,094 83
Total cash income.....		\$7,813,289 88
Gross notes or other obligations taken for new and renewal premiums.....		236,326 83
Total income.....		\$7,549,616 21

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$1,445,025 54	
Paid to annuitants.....	28,235 85	
Paid on account of policies lapsed, surrender- ed or purchased.....	1,444,893 70	
Paid for dividends to policy holders.....	684,159 75	
Total cash paid to policy holders.....		\$3,596,814 34
Paid for premiums to other companies for policies re-insured.....	\$44,678 78	
Paid for commissions to agents.....	318,471 77	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	23,500 00	
Paid for medical examiners' fees.....	56,632 90	
Paid for salaries and other compensation of officers and employes.....	136,078 45	
Total pay account.....		579,356 90
Paid for taxes and revenue stamps.....	\$35,493 28	
Paid for commuting commissions.....	36,051 25	
Paid on any account not itemized above, viz.: Advertising, law, office and agency expen- ses.....	214,294 50	
Total miscellaneous expenditures.....		285,839 03
Total cash expenditures.....		\$4,462,010 27
Amount of notes and other premium obliga- tions used in payment of losses and claims,	\$15,817 50	
Used in purchase of surrendered policies.....	12,240 16	
Used in payment of dividends to policy holders.....	151,476 68	
Voided by lapse of policies.....	52,035 04	
Total premium loans disbursements.....		231,569 38
Total expenditures.....		\$4,693,579 65

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$936,244 08	
Received during the year.....	236,826 88	
Total.....		\$1,222,570 91
Deductions during the year, as follow:		
Notes and other premium obligations used as above stated.....	\$231,569 38	
Redeemed by maker in cash	28,888 55	
Total.....		260,457 93
Balance note assets at end of the year.....		\$962,112 98

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	72
Amount insured thereby.....	\$170,000 00
Whole number of policies in force on lives in State.....	Unknown
Total amount of outstanding insurance under same.	Unknown
Amount of premiums collected in State in 1873.....	\$19,127 11
Amount of death losses and other claims paid in 1873....	8,504 00
Total losses incurred in 1873, including all reported.....	26,504 00

NORTHWESTERN MUTUAL LIFE INSURANCE CO.

WISCONSIN.

Principal Office, Milwaukee.

[Incorporated March 2, 1857.]

JOHN H. VAN DYKE, President. WILLARD MERRILL, Secretary.

Attorney to accept service in Minnesota, WILLIAM FRY, St. Paul.

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$319,252 87
Loans secured by deeds of trust or mortgages upon real estate.....	7,986,835 38

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 registered bonds.....	\$120,000 00	\$176,450 00	
U. S. 6's currency bonds.....	80,000 00		
Total par and market value,	\$150,000 00	\$176,450 00	
			\$176,450 00
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....			4,380,275 35
Cash in office of company.....		\$83,492 98	
Cash deposited in banks and trust companies		105,604 70	
Total amount of cash items.....			189,097 68
Interest accrued on cash loans and on bonds owned.....		\$305,393 88	
Interest accrued on premium loans and notes.....		162,192 00	
Rents accrued.....		291 67	
Total accrued interest and rents.....			467,877 55
Gross premiums uncollected on policies in force.....		\$320,239 35	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....		287,776 86	
Total.....		\$608,016 21	
Deducted to reduce the amounts to the net values charged against them.....		121,603 24	
Net unpaid premiums on policies in force.....			486,412 97
Total admitted assets.....			\$14,005,701 80

Items not admitted as available Assets.

Cash in hands of agents due the company...	\$59,977 03
Present market value of furniture, safes and fixtures.....	5,000 00
Other items, viz : Bills receivable.....	22,900 82
Total unadmitted items	\$87,877 35

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	47,995 14
Claims for death losses and other policy claims resisted.....	29,000 00
Total policy claims.....	\$76,995 14
Net re-insurance reserve (American 4½ per cent.).....	11,327,684 00
Unpaid dividends of surplus, or other description of profits due policy holders	3,000 00
Other liabilities of the company, viz.: Accrued commissions.....	3,500 00
Liabilities as to policy holders.....	\$11,411,179 14
Surplus as regards policy holders.....	2,594,522 66
Total liabilities	\$14,005,701 80

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$358,214 10	
Gross cash received for renewal premiums...	1,604,889 81	
		<hr/>
Total cash premium income.....		\$1,968,053 41
Received for interest upon cash loans.....	\$594,049 90	
Received for interest upon bonds owned, and dividends on stocks.....	9,138 50	
Received for interest upon premium notes and loans.....	812,550 99	
Received for interest upon other debts due the company.....	27,399 10	
Rent received for use of company's property, or under sub-lease.....	10,648 28	
		<hr/>
Total interest, dividend and rent income.....		953,787 77
		<hr/>
Total cash income.....		\$2,916,841 18
Gross notes or other obligations taken for renewal premiums.....		989,410 95
		<hr/>
Total income.....		\$3,906,251 13

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$648,263 19	
Paid on account of policies lapsed, surrendered or purchased.....	170,360 84	
Paid for dividends to policy holders.....	101,212 14	
		<hr/>
Total cash paid to policy holders.....		\$919,835 67
Paid for commissions to agents.....	\$238,294 85	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agencies.....	31,051 04	
Paid for medical examiners' fees.....	17,883 88	
Paid for salaries of officers and employes....	78,303 98	
		<hr/>
Total pay account.....		365,538 65
Paid for taxes and revenue stamps.....	40,934 70	
Paid for furniture, safes and fixtures for home or agency offices.....	497 95	
Paid on any account, not itemized above, viz.: Exchange and postage, \$16,126.80; advertising, printing and stationery, \$18,885.77; general expenses, \$29,597.24.....	64,109 31	
		<hr/>
Total miscellaneous expenditures.....		105,541 96
		<hr/>
Total cash expenditures.....		\$1,390,911 28
Amount of notes and other premium obligations used in payment of losses and claims	\$53,844 96	
Used in purchase of surrendered policies....	136,552 42	
Used in payment of dividends to policy holders.....	458,968 98	
Voided by lapse of policies.....	232,602 89	
		<hr/>
Total premium loan disbursements		881,969 25
		<hr/>
Total expenditures.....		\$2,272,880 53

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$4,296,063 51	
Received during the year.....	989,410 95	
Total.....		\$5,285,474 46
Deductions during the year, as follows:		
Notes and other premium obligations used as above stated	\$881,969 25	
Redeemed by maker in cash	23,229 86	
Total.....		905,199 11
Balance note assets at end of the year.....		\$4,380,275 35

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	272
Amount insured thereby.....	\$468,953 00
Whole number of policies in force on lives in State.	2,201
Total amount of outstanding insurance under same.....	3,364,554 00
Amount of premiums collected in State in 1873.....	96,484 75
Amount of death losses and other claims paid in 1873.....	33,400 00
Total losses incurred in 1873, including all reported.....	31,490 00

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

MASSACHUSETTS.

Principal Office, Boston.

[Incorporated April 1, 1835.]

BENJ. F. STEVENS, President. JOSEPH M. GIBBONS, Secretary.

Attorney to accept service in Minnesota, GEO. A. NASH, St. Paul.

I. ASSETS.

Real estate owned, after deducting all liens and encumbrances.....	\$625,000 00
Loans secured by deeds of trust, or mortgages upon real estate.....	2,287,192 91
Amount of stocks, bonds, etc., owned by the company....	5,614,563 50
Amount of loans on stock collaterals.....	675,853 20

INSURANCE COMMISSIONER.

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Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....	2,299,928 35
Cash deposited in banks.....	266,252 31
Interest accrued on cash loans and on bonds owned	\$190,891 89
Interest accrued on premium loans and notes,	50,000 00
Rents accrued	7,151 09
<hr/>	
Total accrued interest and rents.....	248,042 98
Gross premiums uncollected on policies in force	\$425,464 31
Gross deferred quarterly and semi-annual premiums, on policies in force.....	295,591 38
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Total	\$721,055 69
Deducted to reduce the amounts to the net values charged against them.....	75,764 18
<hr/>	
Net unpaid premiums on policies in force.....	645,291 56
<hr/>	
Total admitted items	\$12,662,119 81

Items not admitted as available Assets.

Other items, viz.: Notes receivable.....	\$8,000 00
Philadelphia renewals	5,000 00
<hr/>	
Total unadmitted assets.....	\$8,000 00

II. LIABILITIES.

Claims for death losses due and unpaid.....	\$137,777 00
Net re-insurance reserve (Actuaries 4 per cent.).....	11,097,817 34
Unpaid dividends of surplus, or other description of profits due policy holders.....	89,403 16
<hr/>	
Liabilities as to policyholders.....	\$11,324,997 50
Surplus as regards policyholders.....	1,337,122 31
<hr/>	
Total liabilities.....	\$12,662,119 81

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$218,357 40
Gross cash received for renewal premiums..	1,415,960 08
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Total cash premium income.....	\$1,634,317 48
Received for interest upon cash loans.....	\$47,864 15
Received for interest upon bonds owned and dividends on stocks.....	862,682 70
Received for interest upon premium notes or loans.....	168,292 21

Received for interest upon other debts due the Company.....	127,910 82	
Rent received for use of Company's property, or under sub-lease.....	41,033 10	
		<hr/>
Total interest, dividend and rent income.....		747,782 48
		<hr/>
Total cash income.....		\$2,882,099 91
Gross notes or other obligations taken for new and renewal premiums.....		806,213 62
		<hr/>
Total income		\$3,188,813 53

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the Company's own losses and claims, and additions thereto.....	\$781,614 34	
Paid on account of policies lapsed, surrendered or purchased.....	276,401 96	
Paid for dividends to policyholders.....	244,678 11	
		<hr/>
Total cash paid to policyholders.....		\$1,252,694 41
		<hr/>
Paid for commissions to agents.....	\$147,183 35	
Paid for medical examiners' fees.....	11,057 63	
Paid for salaries and other compensation of officers and employees.....	55,000 00	
		<hr/>
Total pay account.....		218,240 98
		<hr/>
Paid for taxes and revenue stamps.....	\$18,250 71	
Paid on any account not itemized above, viz.: advertising, \$11,901.89; printing and incidental expenses, \$90,702.19; interest, \$20,-877.20	128,481 28	
		<hr/>
Total miscellaneous expenditures.....		141,731 99
		<hr/>
Total cash expenditures.....		\$1,607,667 38
		<hr/>
Amount of notes and other premium obligations used in payment of losses and claims,	\$27,826 66	
Used in purchase of surrendered policies....	53,792 28	
Used in payment of dividends to policy holders.....	164,936 96	
Voided by lapse of policies.....	141,254 25	
		<hr/>
Total premium loan disbursements.....		887,810 15
		<hr/>
Total expenditures.....		\$1,995,477 53

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$2,577,648 38	
Received during the year.....	806,213 62	
		<hr/>
Total.....		\$3,883,862 00

Deductions during the year, as follows:

Notes and other premium obligations used as

above stated.....	\$387,810 15
Redeemed by maker in cash.....	400,587 12

Total	788,347 27
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Balance note assets at end of the year.....	\$2,595,514 78
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BUSINESS IN MINNESOTA.

Number of policies issued in 1878.....	40
Amount insured thereby.....	\$188,500 00
Whole number of policies in force on lives in State.....	220
Total amount of outstanding insurance under same.....	\$670,098 00
Amount of premiums collected in State in 1878	29,049 49
Amount of death losses and other claims paid in 1878.....	17,000 00

PHOENIX MUTUAL LIFE INSURANCE COMPANY.

CONNECTICUT.

Principal Office, Hartford.

[Incorporated May, 1851.]

EDSON FESSENDEN, President.

JAMES F. BURNS, Secretary.

Attorney to accept service in Minnesota,

• VAN DUZER & THOMPSON, Minneapolis.

Capital actually paid up in cash.....	\$16,000
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I. ASSETS.

Loans secured by deeds of trust or mortgages upon real estate.....

\$3,654,757 74

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
U. S. 6 per cent. registered bonds,		
1881	\$160,000 00	\$186,200 00
U. S. 6 per cent. coupon bonds,		
1881.....	15,000 00	18,075 00

U. S. 5-20 registered bonds, 1868.	70,000 00	80,500 00
Tennessee State bonds.....	20,000 00	16,200 00
Indiana Central R. R. bonds.....	8,000 00	8,000 00
Southern Minnesota R. R. bonds.	35,000 00	24,500 00
U. S. Trust Co., Hartford stock..	5,000 00	5,200 00
Hartford city Gas Light Co stock.	6,625 00	9,606 25
Adair Co., Mo., bonds, Quincy, Pacific & Mo. R. R.....	50,000 00	50,000 00
Charter Oak National Bank stock.	20,000 00	26,000 00
First National Bank stock.....	20,000 00	27,200 00
Ætna National Bank stock.....	8,500 00	4,445 00
Mercantile National Bank stock..	10,000 00	12,500 00
American National Bank stock...	20,000 00	24,800 00
Farmers and Mechanics National Bank stock.....	7,000 00	9,170 00
Phoenix National Bank stock.....	20,000 00	31,300 00
First National Bank, Massillon, O., stock.....	10,000 00	13,500 00
Toledo National Bank, Toledo, O., stock.....	85,000 00	83,750 00
Total par and market value	<u>\$505,125 00</u>	<u>\$580,946 25</u>

580,946 25

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned.
Quincy, Pacific & Mis- souri R. R. bonds ...	\$50,000 00	\$42,500 00	\$35,000 00
Willmantic Linen Co., stock.....	17,200 00	34,400 00	22,200 00
Chicago National Bank stock.....	10,000 00	18,500 00	8,500 00
Note secured by real estate in process of foreclosure.....	3,888 00	3,888 00	3,888 00
Bankers check, 10 per cent. collateral secu- rity.....	20,000 00	.....	14,291 13
Total amount.....	<u>\$101,088 00</u>	<u>\$114,288 00</u>	<u>\$83,879 13</u>

\$83,879 13

Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....	3,684,716 00
Cash in office of company, and deposited in banks	235,808 70
Interest accrued on cash loaned and on bonds owned.....	126,442 44

Gross premiums uncollected on policies in force	\$589,724 11
Gross deferred, quarterly and semi-annual premiums, on policies in force.....	129,070 71
Total.....	<u>\$668,794 82</u>
Deducted to reduce the amounts to the net values charged against them.....	71,921 11

Net unpaid premiums on policies in force..... 596,873 71

Total admitted assets..... \$8,963,423 97

INSURANCE COMMISSIONER.

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Items not admitted as available Assets.

Present market value of furniture, safes and fixtures.....	9,737 37
Other items, viz.: Bills receivable.....	17,700 00
Total unadmitted items.....	<u>\$27,437 37</u>

II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$196,788 00
Net re-insurance reserve (Actuarial 4 per cent.).....	8,626,862 00
Liabilities as to policy holders.....	8,823,650 00
Surplus as regards policy holders.....	139,773 97
Total liabilities.....	<u>\$8,963,423 97</u>

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$413,967 30
Gross cash received for renewal premiums...	2,064,125 86
Total cash premium income.....	<u>\$2,478,092 66</u>
Received for interest upon cash loans and bonds owned.....	\$329,790 79
Received for interest upon premium notes or loans.....	226,008 12
Total interest, dividend and rent income.....	<u>555,798 91</u>
Total cash income.....	<u>\$3,033,891 57</u>
Gross notes or other obligations taken for new premiums.....	\$174,096 00
Gross notes or other obligations taken for renewal premiums.....	313,253 00
Total note income.....	<u>487,349 00</u>
Total income.....	<u>\$3,521,240 57</u>

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$870,213 03
Paid on account of policies lapsed, surrendered or purchased.....	8,933 76
Paid for dividends to policy holders.....	784,998 71
Total cash paid to policy holders.....	<u>\$1,664,145 50</u>
Paid for premiums to other companies for policies re-insured.....	\$1,036 16
Paid for commissions to agents.....	269,289 91
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	90,646 60
Paid for medical examiners' fees.....	31,245 41
Paid for salaries and other compensation of officers and employes.....	35,257 00
Total pay account.....	<u>427,475 08</u>

Paid for dividends to stockholders.....	\$960 00	
Paid for taxes and revenue stamps.....	57,227 73	
Paid for furniture, safes and fixtures for home or agency offices.....	769 50	
Paid on any account not itemized above, viz.: Printing, postage and sundry expenses	85,302 29	
		<hr/>
Total miscellaneous expenditures.....		111,559 52
		<hr/>
Total cash expenditures.....		\$2,25,880 10
Amount of notes and other premium obliga- tions used in payment of losses and claims	62,821 72	
Used in purchase of surrendered policies....	6,091 52	
Used in payment of dividends to policy holders, and voided by lapse of policies...	285,456 77	
		<hr/>
Total premium loan disbursements.....		358,870 01
		<hr/>
Total expenditures.....		\$2,589,750 11

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obliga- tions at beginning of the year....	\$3,551,237 01	
Received during the year	487,849 00	
		<hr/>
Total.....		\$4,038,586 01
Deductions during the year, as follows: Notes and other premium obligations used as above stated.....		858,870 01
		<hr/>
Balance note assets at end of the year.....		\$3,684,716 00

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	184
Amount insured thereby.....	\$298,486 00
Whole number of policies in force on lives of States.....	757
Total amount of outstanding insurance under same.....	\$950,103 00
Amount of premiums collected in State in 1873.....	22,545 54
Amount of death losses and other claims paid in 1873....	19,680 00

RAILWAY PASSENGER ASSURANCE COMPANY.

CONNECTICUT.

Principal Office, Hartford.

[Incorporated May, 1865.]

JAS. G. BATTERSON, President. CHAS. E. WILLARD, Secretary.

Attorney to accept service in Minnesota, CHAS. ETHERIDGE, St. Paul.

INSURANCE COMMISSIONER.

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I. CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Loans on real estate.....	\$10,000 00
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Loans on Collaterals.

	Par value.	Market value.	Am't loaned	
N. Y., N. H. & H. R. R.				
stock.....	\$2,000 00	\$2,460 00	\$5,000 00	
Phoenix Bank Stock.....	1,000 00	1,500 00		
P., F., W. & C. R. R.				
stock.....	3,200 00	3,200 00		
	<hr/>	<hr/>		
	\$6,200 00	\$7,160 00	\$5,000 00	
Total amount loaned			\$5,000 00	
Amount of stocks and bonds owned by the company.....			392,622 50	
Cash in office of Company.....			1,561 21	
Cash deposited in banks and trust companies.....			35,417 17	
Furniture, safes, and fixtures belonging to				
the company, at cost.....			\$5,000 00	
Due from non-resident stockholders, to be deducted from				
dividends			1,172 70	
			<hr/>	
Total assets.....			\$445,773 58	

Items not admitted as Assets.

Cash in hands of officers, due the Company..	\$8,000 00
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III. LIABILITIES.

Claims for losses in process of adjustment,	
or adjusted and not due.....	\$18,000 00
Claims for losses and other policy claims re-	
sisted by the company.....	25,000 00
	<hr/>
Total policy claims.....	\$43,000 00
Net re-insurance reserve.....	15,000 00
	<hr/>
Present liabilities as to policy holders.....	\$58,000 00
Surplus as to policy holders.....	387,773 58
	<hr/>
Total liabilities.....	\$445,773 58

IV. INCOME DURING THE YEAR.

Total cash premium income.....	\$145,995 71
Cash received for interest upon cash loans...	\$5,159 58
Cash received for interest upon bonds owned	
and dividends on stocks.....	27,457 46
	<hr/>
Total interest, dividend and rent income.....	32,616 99
	<hr/>
Total income.....	\$178,612 70

V. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims and additions thereto.....		\$30,167 41
Paid for commissions to agents.....	\$43,863 04	
Paid for salaries and travelling expenses of managers of agencies, and general, special or local agents.....	8,998 25	
Paid for medical examiners' fees.....	7,660 76	
Paid for salaries and other compensation of officers and employes.....	14,046 79	
		74,563 84
Paid for dividends to stockholders.....	\$30,000 00	
Paid for taxes and revenue stamps.....	6,355 98	
Paid for rents.....	1,291 66	
Paid for furniture, safes and fixtures for home or agency offices.....	1,541 88	
Paid on any account not itemized above, viz.: Tickets, \$500.50; equipment, \$201.65; re- turn premiums, \$178.73; express, \$1,691.46; advertising, \$5,317.09; exchange and post- age, \$2,726.65; books and stationery, \$1,- 470.99; total.....	12,082 07	
Total miscellaneous expenditures.....		51,270 59
Total cash expenditures.....		\$156,001 84

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	Unknown
Amount insured thereby.....	Unknown
Whole number of policies in force on lives in State.....	Unknown
Total amount of outstanding insurance on same.....	Unknown
Amount of premiums collected in State in 1873.....	\$2,011 75
Amount of death losses and other claims paid in 1873.....	0.00
Total losses incurred in 1873, including all reported.....	\$30 00

ST. LOUIS LIFE INSURANCE COMPANY.

MISSOURI.

Principal Office, St. Louis.

[Organized and commenced business, 1858.]

JAMES B. EADS, President. S. W. LOMAX, Secretary.

Attorney to accept service in Minnesota, CLAUDE VONTROTHA, Minneapolis.

INSURANCE COMMISSIONER.

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Capital stock actually paid up in cash. \$1,000,000

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$981,222 05
Loans secured by deeds of trust or mortgages upon real estate	2,234,188 84
Amount of stocks, bonds, etc., owned by the Company...	401,970 00
Loans secured by bonds, stocks, &c., as collateral.....	280,374 76
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....	2,516,799 04
Postage stamps.....	75 00
Cash in office of Company and deposited in banks.....	46,696 42
Cash in hands of agents (since received).....	54,607 85
Interest accrued on cash loans and on bonds owned.....	\$150,552 01
Interest accrued on premium loans and notes	8,802 11
Rents accrued.....	3,233 83

Total accrued interest and rents..... 162,587 45

Gross premiums uncollected on policies in force \$392,577 47

Gross deferred, quarterly and semi-annual premiums, on policies in force..... 182,702 97

Total \$525,280 44

Deducted to reduce the amounts to the net values charged against them..... 65,660 05

Net unpaid premiums on policies in force 459,620 39

Total admitted assets..... \$7,138,141 80

Items not admitted as available Assets.

Bills receivable.....	\$224,848 48
Cash in hands of agents.....	54,607 85
Taxes and insurance recoverable on real estate loans.....	781 77
Overcharge to be refunded by St. Louis water works.....	458 00
Office furniture and fixtures.....	22,765 82
Judgments rendered in favor of Company...	3,650 38
Agents' balances.....	91,437 69
Discounted real estate notes in excess of 4½ per cent. interest.....	179,407 06

Total unadmitted items..... \$523,349 20

II. LIABILITIES.

Claims for death losses unpaid.....	\$211,740 40
Claims for death losses and other policy claims resisted.....	91,850 00
Claims for cash surrender values under lapsed policies of the Atlas Mutual Insurance Company resisted, and now being contested in the courts	45,408 11

Total policy claims..... \$348,898 51

Net re-insurance reserve (American 4½ per cent.).....	6,672,478 56
Unpaid dividends due policy-holders.....	12,665 41
Other liabilities of the Company, viz.: Bills payable out- standing, \$57,990.88; trust funds held by the Company, \$6,592.29; sundry items, \$734.45; total.....	65,817 12
Total liabilities.....	\$7,099,454 60

III. EXHIBIT OF POLICIES.

Number of policies in force December 31, 1873, 16,859; amount assured.....	\$42,971,851 00
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NOTE.—The foregoing is a statement of the condition of the Company on the 31st of March, 1874. The separate statements of the "Mound City," "St. Louis Mutual" and "Missouri Mutual," which, together with the "Atlas Mutual," now constitute the St. Louis Life Insurance Company, are omitted from this report and the above is published in their stead as being of more practical value.

BUSINESS IN MINNESOTA OF MOUND CITY INSURANCE CO.

Number of policies issued in 1873.....	63
Amount insured thereby.....	\$95,500 00
Whole number of policies in force on lives in State.....	57
Total amount of outstanding insurance under same.....	\$86,500 00
Amount of premiums collected in State in 1873.....	1,409 88
Amount of death losses and other claims paid in 1873.....	None.

SECURITY LIFE INSURANCE AND ANNUITY CO.

NEW YORK.

Principal Office, New York City.

[Organized January 17, 1862.]

ROBERT L. CASE, President. ISAAC H. ALLEN, Secretary.

Attorney to accept service in Minnesota, ISAAC C. SEELEY, Minneapolis.

Capital actually paid up in cash.....	\$110,000
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INSURANCE COMMISSIONER.

365

I. ASSETS.

Loans secured by deeds of trust or mortgages upon real estate \$30,682 80

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 5-20 bonds.....	\$250,000 00	\$288,800 00	
U. S. 10-40 bonds.....	100,000 00	114,000 00	
U. S. currency bonds.....	245,000 00	281,750 00	
South Carolina bonds.. ..	50,000 00	15,000 00	
Total par and market value, \$645,000 00		\$699,550 00	699,550 00
Premium notes and loans, in any form, on interest, taken for premiums on policies now in force.....			1,995,547 16
Cash in office of company.....		\$17,984 60	
Cash deposited in banks and trust companies,		108,789 76	
Total amount of cash items.....			121,774 36
Interest accrued on cash loans and on bonds owned.....		\$18,867 72	
Interest accrued on premium loans and notes,		68,879 46	
Total accrued interest and rents.....			82,247 18
Gross premiums uncollected on policies in force.....		\$428,773 98	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....		228,175 90	
Total.....		\$656,949 88	
Deducted to reduce the amounts to the net values charged against them (company deducts 25 per cent.).....		164,237 47	
Net unpaid premiums on policies in force.....			492,712 41
Due from other companies on account of re-insured risks		26,594 84	
Total admitted assets			\$3,449,103 25

Items not admitted as available Assets.

Invested in commuting commissions.....	\$88,623 42
Present market value of furniture, safes and fixtures.....	20,972 63
Total unadmitted items.....	\$104,596 05

II. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	\$94,889 00
Claims for death-losses and other policy claims resisted.....	10,000 00
Total policy claims.....	104,839 00

Net re-insurance reserve (American 4½ per cent.).....	2,885,006 00
Unpaid dividends of surplus, or other description of profits due policy holders.....	13,018 25
Unpaid dividends to stockholders.....	930 00
Due on account of salaries, rents and office expenses.....	1,500 00
Other liabilities of the company, viz.: Premium notes for re-insurance.....	3,269 89
Liabilities as to policy holders.....	\$3,008,563 14
Surplus as regards policy holders.....	440,545 11
Total liabilities	\$3,449,108 25

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$128,589 50
Gross cash received for renewal premiums...	777,617 89
Cash premiums from other companies	81,073 89
Total cash premium income	\$982,230 78
Received for interest upon bonds owned and dividends on stocks.....	\$25,841 59
Received for interest upon premium notes or loans.....	90,908 99
Total interest, dividend and rent income.....	\$116,750 58
Received from other companies on account of re-insured risks	\$11,972 49
Total cash income.....	\$1,110,953 85
Gross notes or other obligations taken for new premiums	\$219 54
Gross notes or other obligations taken for re- renewal premiums.....	830,285 45
Gross notes or other obligations received from companies for assuming or re-insuring their risks	18,320 75
Total note income.....	348,825 74
Total income.....	\$1,454,779 59

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$479,856 71
Paid to other companies for losses or claims on their policies re-insured by this company	44,500 00
Paid to annuitants	2,041 19
Paid on account of policies lapsed, surren- dered or purchased.....	91,788 58
Paid for dividends to policy holders.....	101,289 15
Total cash paid to policy holders.....	\$719,475 63

Paid for premiums to other companies for policies re-insured	\$19,015 51	
Paid for commissions to agents.....	175,841 62	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	18,833 33	
Paid for medical examiners' fees.....	8,766 36	
Paid for salaries and other compensation of officers and employes.....	35,725 64	
Total pay account.....		258,182 46
 Paid for dividends to stockholders	\$12,730 00	
Paid for taxes and revenue stamps.....	11,073 29	
Paid for rents.....	12,309 18	
Paid on any account not itemized above, viz.: stationery \$3,555.91; postage and exchange, \$5,660.17; printing and advertising, \$32,550.91; law, \$4,685.77; total.....	46,452 76	
Total miscellaneous expenditures.....		\$82,565 18
Total cash expenditures.....		\$1,060,223 27
 Amount of notes and other premium obligations used in payment of losses and claims,	\$42,257 24	
Used in purchase of surrendered policies....	177,088 21	
Used in payment of dividends to policy holders	107,077 41	
Total premium loan disbursements.....		326,417 86
Total Expenditures.....		\$1,386,641 13

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,978,189 28	
Received during the year.....	843,825 74	
Total		\$2,321,965 02
Notes and other premium obligations used as above stated,	326,417 86	
Balance note assets at end of the year.....		\$1,995,547 16

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	84	
Amount insured thereby.....	\$81,200 00	
Whole number of policies in force on lives in State.....	69	
Total amount of outstanding insurance under same.....	\$159,700 00	
Amount of premiums collected in State in 1873.....	4,881 20	

TRAVELERS INSURANCE COMPANY.
CONNECTICUT.

Principal Office, Hartford.

[Organized June 17, 1868; and commenced business July, 1866.]

JAMES G. BATTERSON, President. **RODNEY DENNIS, Secretary.**

Attorney to accept service in Minnesota, **S. S. EATON, St. Paul.**

Capital actually paid up in cash..... 100,000

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$67,000 00
Loans secured by deeds of trust or mortgages upon real estate.....	1,068,888 60

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
Indianapolis city bonds.....	\$10,000 00	\$9,400 00
Lake Shore and Mich. Southern R. R. bonds.....	1,000 00	900 00
Chicago, Rock Island and Pacific R. R. bonds.....	10,000 00	10,400 00
Milwaukee and St. Paul R. R. bonds	10,000 00	9,200 00
Des Moines Valley R. R. bonds...	10,000 00	5,000 00
N. Y., Providence and Boston R. R. bonds.....	10,000 00	9,500 00
N. Y., New Haven and Hartford R. R. stock.....	10,000 00	12,600 00
Morris and Essex R. R. stock....	10,000 00	9,000 00
American National Bank stock...	10,250 00	12,710 00
Phoenix National Bank stock.....	12,000 00	18,720 00
Farmers and Mechanics National Bank stock.....	5,000 00	6,550 00
Mercantile National Bank stock..	10,000 00	12,400 00
Hartford National Bank stock....	12,200 00	19,276 00
Thames National Bank stock.....	20,000 00	25,000 00
Metropolitan National Bank stock	10,000 00	12,500 00

American Exchange National Bank stock.....	10,000 00	10,600 00	
Merchants Exchange National Bank stock.....	10,000 00	9,500 00	
National Bank of the Commonwealth stock.....	10,000 00	11,600 00	
Railway Passengers Assurance Co. stock.....	95,600 00	95,600 00	
Connecticut Trust and Safe Deposit Co. stock.....	15,000 00	15,000 00	
Total par and market value	\$291,050 00	\$315,456 00	815,456 00
Cash in office of company.....		\$2,859 25	
Cash deposited in banks and trust companies.		96,741 35	
Total amount of cash items.....			99,600 60
Interest accrued on cash loans and on bonds owned.....			87,898 65
Gross premiums uncollected on policies in force.....		\$106,914 01	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....		57,765 14	
Total.....		\$164,679 15	
Deduct to reduce the amounts to the net values charged against them.....		24,628 78	
Net unpaid premiums on policies in force.....			140,050 42
Total admitted assets.....			\$1,723,889 27

Items not admitted as available Assets.

Cash in hands of officers or agents due the company.....	\$5,788 06
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II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$48,476 00
Claims for death losses and other policy claims resisted.....	19,425 00
Total policy claims.....	\$62,901 00
Net re-insurance reserve (Actuaries 4 per cent.).....	1,594,092 00
Due on account of salaries, rents and office expenses.....	295 01
Amount required to re-insure all special and extra risks...	12,000 00
Liabilities as to policy-holders.....	1,674,587 01
Surplus as regards policy holders.....	48,802 26
Total liabilities.....	\$1,723,889 27

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$110,551 30	
Gross cash received for renewal premiums...	354,112 88	
Received for all other premiums.....	12,744 60	
		<hr/>
Total cash premium income.....		\$477,408 78
Received for interest upon cash loans.....	\$84,499 82	
Received for interest upon bonds owned and dividends on stocks.....	28,619 00	
Rent received for use of company's property, or under sub-lease.....	463 74	
Discount on claims paid in advance... ..	224 71	
		<hr/>
Total interest, dividend and rent income.....		108,807 27
Cash income from other sources, viz.: Premium on gold, \$4,868.14; interest from banks, \$2,918.21.....		7,281 35
		<hr/>
Total cash income.....		\$593,497 40

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the Company's own losses and policy claims, and additions thereto (death)	\$122,420 00	
Cash paid for the company's own losses and policy claims, and additions thereto (injury)	1,282 82	
Paid to annuitants.....	150 00	
Paid on account of policies lapsed, surrendered or purchased.....	18,141 88	
Paid for dividends to policy-holders.....	220 88	
		<hr/>
Total cash paid to policy holders.....		\$142,215 58
Paid for premiums to other companies for policies re-insured.....	\$5,670 05	
Paid for commissions to agents.....	49,672 42	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	2,572 29	
Paid for medical examiners' fees.....	8,540 38	
Paid for salaries and other compensation of officers and employes.....	7,974 99	
		<hr/>
Total pay account.....		74,430 13
Paid for taxes and revenue stamps.....	\$778 87	
Paid for commuting commissions.....	14,466 38	
Paid on any account not itemized above viz.: Advertising, \$3,852.27; exchange and stamps \$1,679.97; express charges, \$71.25 books and stationery, \$2,423.52; general expenses, \$3,358 47.....	11,380 48	
		<hr/>
Total miscellaneous expenditures.....		26,625 23
		<hr/>
Total cash expenditures.....		\$243,270 94

BUSINESS IN MINNESOTA.

Number of life policies issued in 1873.....	23
Number of accident policies issued in 1873.....	507

INSURANCE COMMISSIONER.

371

Amount insured thereby, life.....	\$36,985 00
Amount insured thereby, accident.....	1,368,500 00
Whole number outstanding life policies.....	118
Whole number outstanding accident policies	585
Whole amount life insurance under same.....	\$180,482 00
Whole amount accident insurance under same.....	1,476,833 00
Premiums collected on life insurance.....	4,078 42
Premiums collected on accident insurance.....	8,268 70
Death losses paid on life policies.....	None
Indemnity losses paid.....	\$2,211 40
Accident losses incurred.....	2,211 40
Life losses incurred.....	5,000 00

TEUTONIA LIFE INSURANCE COMPANY.

ILLINOIS.

Principal Office, Chicago.

[Incorporated March 15, 1869.]

A. C. HESING, President.

C. KNOBELSDORF, Secretary.

Attorney to accept service in Minnesota, GUSTAVE LEUE, St. Paul.

Capital actually paid up in cash.....\$200,000

I. ASSETS.

Real estate owned after deducting all liens and incumbrances.....	\$67,502 30
Loans secured by deeds of trust or mortgages upon real estate.....	65,364 00

Stocks, Bonds, etc., owned by the Company.

	Par Value	Market Value.	
U. S. 5-20 6 per cent. bonds....	\$10,000 00	\$11,941 88	
U. S. 10-40 5 per cent. bonds...	40,000 00	45,300 00	
Traders Bank stock.....	1,260 00	1,260 00	
Germania Bank stock.....	500 00	500 00	
German Savings Bank stock...	2,000 00	2,000 00	
Total par and market value	\$53,760 00	\$61,001 88	61,001 88

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned.	
Germania Bank stock...	\$1,200 00	\$1,200 00	\$1,000 00	
Germania Bank stock...	2,000 00	2,000 00	1,854 20	
Germania Bank stock...	1,000 00	1,000 00	250 00	
Trust deed of A. Hirsh to P. J. Hussander...	900 00	900 00	500 00	
Total amount.....	<u>\$5,100 00</u>	<u>\$5,100 00</u>	<u>\$3,104 20</u>	3,104 20
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....				39,971 44
Cash in office of company and Germania Bank			\$5,451 27	
Cash deposited with treasurer of company...			8,600 17	
Total amount of cash items.....				10,231 61
Interest accrued on cash loans and on bonds owned.....			\$2,285 68	
Interest accrued on premium loans and notes			2,387 28	
Total accrued interest and rents.....				4,622 96
Gross premiums uncollected on policies in force.....			\$54,136 28	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....			55,078 04	
Total.....			\$109,209 32	
Deducted to reduce the amounts to the net values charged against them.....			11,011 90	
Net unpaid premiums on policies in force.....				98,197 42
Total admitted assets.....				<u>\$349,995 81</u>

Items not admitted as available Assets.

Cash in hands of agents due the company....	\$1,978 69
Agency supplies, printed matter and station- ery on hand.....	3,500 00
Present market value of furniture, safes and fixtures.....	2,074 79
Total unadmitted assets.....	<u>\$7,512 48</u>

II. LIABILITIES.

Claims for death losses and matured endow- ments, in process of adjustment, or adjust- ed and not due.....	\$4,000 00
Claims for death losses and other policy claims resisted.....	1,000 00
Total policy claims.....	<u>\$5,000 00</u>

INSURANCE COMMISSIONER.

373

Net re-insurance reserve (actuaries 4 per cent).....	245,182 56
Unpaid dividends of surplus, or other description of profits due policy-holders.....	702 59
Unpaid dividends to stockholders.....	16 43
Liabilities as to policy holders.....	\$249,901 58
Surplus as regards policy holders.....	100,094 28
Total liabilities.....	\$349,995 81

III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$50,405 03	
Gross cash received for renewal premiums.....	60,935 87	
Received for all other premiums.....	45 83	
Total cash premium income.....		\$111,386 73
Received for interest upon cash loans.....	\$8,856 18	
Received for interest upon bonds owned and dividends on stocks.....	2,996 95	
Received for interest upon premium notes or loans.....	2,015 35	
Received for interest upon other debts due the company.....	190 39	
Rent received for use of company's property, or under sub-lease.....	6,841 58	
Total interest, dividend and rent income.....		20,900 40
Received from other companies on account of re-insured risks.....	\$3,000 00	
Cash income from all other sources, viz.: Policy fee.....	4 00	
Miscellaneous cash income.....		3,004 00
Total cash income.....		\$135,291 13
Gross notes or other obligations taken for new premiums.....	\$802 92	
Gross notes or other obligations taken for renewal premiums.....	11,526 35	
Total note income.....		12,329 27
Total income.....		\$147,620 40

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$60,699 28	
Paid on account of policies lapsed, sur- rendered or purchased.....	3,256 86	
Paid for dividends to policy holders.....	2,521 84	
Total cash paid to policy holders.....		\$66,477 98

Paid for premiums to other companies for policies re-insured.....	\$342 76	
Paid for commissions to agents.....	12,468 84	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	20,403 44	
Paid for medical examiners' fees	6,504 00	
Paid for salaries and other compensation of officers and employees.....	15,859 96	
		<hr/>
Total pay account.....		\$55,574 00
Paid for taxes and revenue stamps.....	\$3,495 69	
Paid for rents.....	8,674 16	
Paid on any account not itemized above, viz.: Advertising and printing, \$6,101.55; general expenses, \$4,981.45; interest, \$3,-074.27.....	14,157 27	
		<hr/>
Total miscellaneous expenditures.....		21,327 12
		<hr/>
Total cash expenditures.. ..		\$143,379 10
Amount of notes and other premium obligations used in payment of losses and claims	\$995 98	
Used in purchase of surrendered policies...	1,759 99	
Used in payment of dividends to policy holders.....	1,157 00	
Voided by lapse of policies.....	8,276 84	
		<hr/>
Total premium loan disbursements.....		\$12,189 76
		<hr/>
Total expenditures.....		\$155,568 86

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$39,289 34	
Received during the year.....	12,829 27	
		<hr/>
Total.....		\$51,618 61
Deduct notes and other premium obligations used as above stated		12,189 76
		<hr/>
Balance note assets at end of the year.....		\$39,428 85

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	69
Amount insured thereby.....	\$51,000 00
Whole number of policies in force on lives in State.....	77
Total amount of outstanding insurance under same.....	\$63,000 00
Amount of premiums collected in State in 1873.....	1,706 66
Amount of death losses and other claims paid in 1873.....	1,000 00
Total losses incurred in 1873, including all reported.....	1,000 00

UNION MUTUAL LIFE INSURANCE COMPANY.

MAINE.

Principal Office, Augusta.

[Incorporated July 17, 1848; commenced business Oct. 1, 1849.]

HENRY CROCKER, President. WHITING H. HOLLISTER, Secretary.

Attorney to accept service in Minnesota, JOHN H. WARD & Co., St. Paul.

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances.....	\$282,709 75
Loans secured by deeds of trust, or mortgages upon real estate	4,174,865 89

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
Maine bonds.....	\$100,000 00	\$100,200 00	
U. S. 5-20 bonds.....	2,200 00	2,420 00	
U. S. 6 per ct. bonds, 1881.....	100,000 00	114,487 50	
New Castle, N. H., bonds.....	2,000 00	2,000 00	
Total par and market value	\$204,200 00	\$219,107 50	\$219,107 50

Loans on Stock Collaterals.

	Par value.	Market value.	Amount loaned.
Third Ave. R.R. stock	\$5,100 00	\$6,630 00	\$7,451 44
Col. Chi. & Ind. Central R. R. bonds...	3,000 00	2,800 00	
Sallsbury Mills stock	10,000 00	11,800 00	10,000 00
Det. Lansing & Lake Mich. R. R. bonds,	6,000 00	7,500 00	
Hartford Fire Insurance Co. bonds...	10,000 00	14,000 00	18,125 00
City of Harford bonds	1,000 00	975 00	
Norway Plains Co. stock.....	2,000 00	4,000 00	2,000 00

Farrand Manufacturing Co. stock.....	7,560 00	7,560 00	4,200 00	
U. S. bonds.....	2,000 00	2,200 00	2,000 00	
U. S. bonds.....	6,000 00	6,600 00	6,000 00	
Chemical Fire Engine Co. stock.....	10,000 00	10,000 00	5,000 00	
Personal secured note of R. R. Lloyd and others, loans on policies in force with policies assured to and in the hands of the Company as collateral.....	29,903 47	29,903 47	29,903 27	
Total amount ...	<u>\$92,563 47</u>	<u>\$103,908 47</u>	<u>\$79,679 91</u>	\$79,679 91
Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force.....				2,285,205 26
Cash in office of Company.....			\$18,916 14	
Cash deposited in banks and trust companies			<u>80,739 75</u>	
Total amount of cash items.....				99,655 89
Interest accrued on cash loans and on bonds owned.....			\$191,926 00	
Interest accrued on premium loans and notes			<u>79,982 00</u>	
Total accrued interest and rents.....				271,908 00
Gross premiums uncollected on policies in force			\$380,897 93	
Deducted to reduce the amounts to the net values charged against them.			<u>76,179 58</u>	
Net unpaid premiums on policies in force.....				<u>304,718 35</u>
Total admitted assets.....				\$7,717,850 55

Items not admitted as available Assets.

Cash in hands of officers or agents, due the Company.....	\$31,227 49
Other items, viz.: Personal security.....	<u>2,800 00</u>
Total unadmitted items.....	\$34,027 49

II. LIABILITIES.

Claims for death losses, and matured endowments, in process of adjustment, or adjusted and not due.....	\$154,187 00
Net re-insurance reserve (Actuaries 4 per cent.).....	<u>6,766,729 00</u>
Liabilities as to policy-holders.....	\$6,920,916 00
Surplus as regards policy-holders.....	<u>796,934 55</u>
Total liabilities.....	\$7,717,850 55

INSURANCE COMMISSIONER.

377

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,202,496 07
Received for interest upon cash loans.....	\$330,121 78
Received for interest upon bonds owned and dividends on stocks.....	13,136 00
Received for interest upon premium notes or loans.....	136,254 67
Received for interest upon other debts due the company.....	5,715 08
Rent received for use of Company's property, or under sub-lease.....	16,119 62
Discount on claims paid in advance.....	444 86
Total interest, dividend and rent income.....	501,791 51
Total cash income.....	\$1,704,287 58
Total note income.....	467,709 06
Total income.....	\$2,171,996 64

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto	\$392,111 08
Paid on account of policies lapsed, surrendered or purchased	106,184 57
Paid for dividends to policy holders.....	88,149 74
Total cash paid to policy holders.....	\$586,395 39
Paid for commissions to agents.....	\$115,069 39
Paid for salaries and traveling expenses of managers of agencies, and general, special, or local agents.....	74,259 14
Paid for medical examiners' fees.....	17,760 51
Paid for salaries and other compensation of officers and employes.....	47,805 18
Total pay account.....	254,894 17
Paid for taxes and revenue stamps.....	\$14,621 15
Paid for rents	21,153 16
Paid for commuting commissions.....	28,187 06
Paid for furniture, safes and fixtures for home or agency offices	5,499 08
Paid on any account not itemized above, viz.: Postage and express, \$8,170.65; printing and advertising, \$25,780.17; supplies, stationery and incidental expenses, \$1,914.69; law expenses, \$2,887.68; total.....	38,753.14
Total miscellaneous expenditures.....	108,213 59
Total cash expenditures	\$949,503 15
Amount of notes and other premium obligations used in payment of losses and claims.....	\$32,588 92
Used in purchase of surrendered policies....	83,233 67
Used in payment of dividends to policy holders.....	135,902 60
Voided by lapse of policies.....	121,348 88
Total premium loan disbursements.....	373,074 02
Total expenditures.....	\$1,132,577 17

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$2,192,252 45	
Received during the year.....	852,253 01	
Total.....		\$3,044,505 46
Deductions during the year, as follows: Notes and other premium obligations used as above stated.....	\$378,074 02	
Redeemed by maker in cash.....	386,226 18	
Total.....		759,800 20
Balance note assets at end of the year.....		\$2,285,205 26

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	26
Amount insured thereby.....	\$47,500 00
Whole number of policies in force on lives in State.....	59
Total amount of outstanding insurance under same.....	\$109,500 00
Amount of premiums collected in State in 1873.....	2,401 31
Amount of death losses and other claims paid in 1873.....	1,000 00
Total losses incurred in 1873, including all reported.....	2,600 00

UNIVERSAL LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized and commenced business February 2, 1865.]

WILLIAM WALKER, President. JOHN H. BEWLEY, Secretary.

[Attorney to accept service in Minnesota, J. C. GREEN, St. Paul.

Capital actually paid up in cash.....\$200,000.

I. ASSETS.

Real estate owned, after deducting all liens and incumbrances	\$1,000 00
Loans secured by deeds of trust or mortgages on real estate,	229,791 51

INSURANCE COMMISSIONER.

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Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 6 per cent. currency bonds.	\$190,000 00	\$232,500 00	
U. S. 5-20 registered bonds, 1865.	10,000 00		
City of Brooklyn 7 per cent. bonds,	25,000 00	26,000 00	
South Carolina State bonds.....	50,000 00	12,500 00	
Mississippi State bonds	10,000 00	9,000 00	
Total par and market value..	\$285,000 00	\$230,000 00	280,000 00
 Premium notes and loans, in any form, on interest, taken for premiums, on policies now in force			339,207 90
Cash in office of company, and deposited in banks and trust companies.....			111,497 84
Interest accrued on premium loans and notes and bonds owned.....			10,318 42
 Gross premiums uncollected on policies in force		\$51,729 17	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....		113,795 06	
Total.....		\$165,524 23	
Deducted to reduce the amount to the net values charged against them.....		14,897 18	
 Net unpaid premiums on policies in force.....			150,627 05
Total admitted assets			\$1,122,642 72

II. LIABILITIES.

Claims for death losses	\$26,000 00
Net re-insurance reserve (American, 4½ per cent.).....	870,426 00
Liabilities as to policy holders.....	\$896,426 00
Surplus as regards policy holders.....	226,016 72
Total liabilities	\$1,122,642 72

III. INCOME DURING THE YEAR.

Total cash premium income.....	\$591,360 97
Received for interest upon cash loans and bonds owned	\$48,300 14
Received for interest upon premium notes or loans	15,000 00
Total interest, dividend and rent income	68,300 14
 Total cash income.....	\$654,661 11
Gross notes or other obligations taken for new and re- newal premiums.....	124,576 38
Total income.....	\$779,237 49

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and additions thereto.....	\$231,826 75	
Paid on account of policies lapsed, surrendered or purchased.....	67,457 14	
Total cash paid to policy holders.....		\$299,283 89
Paid for premiums to other companies for policies re-insured.....	\$12,643 66	
Paid for commissions to agents.....	100,253 06	
Paid for salaries and traveling expenses of managers of agencies, and general, special or local agents.....	7,465 56	
Paid for medical examiners' fees.....	15,989 01	
Paid for salaries and other compensation of officers and employes.....	40,551 60	
Total pay account.....		176,902 89
Paid for dividends to stockholders	\$16,100 00	
Paid for taxes and revenue stamps.....	15,618 64	
Paid for rents	19,033 26	
Paid for furniture and fixtures	3,440 94	
Paid on any account not itemized above, viz.: Postage and exchange, \$8,270.52; printing and stationery, \$12,136.80; advertising, \$10,463.46; law expenses, \$6,201.24.	37,072 02	
Total miscellaneous expenditures.....		91,264 86
Total cash expenditures.....		\$567,451 64
Amount of notes and other premium obligations used in payment of losses and claims,	\$1,170 70	
Used in purchase of surrendered policies.....	75,580 93	
Voided by lapse of policies.....	89,655 83	
Total premium loans disbursements.....		116,407 46
Total expenditures.....		\$683,859 15

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$331,038 98	
Received during the year.....	124,576 38	
Total.....		455,615 36
Deduct notes and other premium obligations used as above stated.....		116,407 46
Balance note assets at end of the year.....		\$339,207 90

BUSINESS IN MINNESOTA.

Number of policies issued in 1873.....	6
Amount insured thereby.....	\$27,000 00
Whole number of policies in force on lives in State	63
Total amount of outstanding insurance under same.	\$192,500 00
Amount of premiums collected in State in 1873.....	5,777 41
Amount of death losses and other claims paid in 1873.....	200 00

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized February 25, 1850; commenced business March 4, 1850.]

JOHN E. DE WITT, President.

CHAS. E. PEASE, Secretary.

Attorney to accept service in Minnesota, L. C. BURT, St. Paul.

Capital actually paid up in cash..... \$250,000

I. ASSETS.

Loans secured by deeds of trust or mortgages upon real estate..... \$2,764,840 52

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.
U. S. 5-20 6 per cent. gold bonds, 1865.....	\$17,850 00	\$20,180 88
U. S. 6 per cent. gold bonds, 1881.....	50,000 00	58,875 00
N. Y. city Central Park, 6 per cent. loan.....	12,000 00	11,280 00
N. Y. city improvement, 7 per cent., 1889	15,000 00	15,150 00
N. Y. city accumulated, 7 per cent. debt.....	110,000 00	111,100 00
N. Y. county accumulated, 7 per cent. debt.....	300,000 00	308,000 00
N. Y. county soldiers sub'n, 6 per cent., 1875.....	80,000 00	27,900 00
Brooklyn city public park, 7 per cent, loan, 1915.....	40,000 00	41,200 00
Brooklyn city 6 per cent. water loan	172,000 00	159,960 00
Total par and market value,	<u>\$746,850 00</u>	<u>\$748,645 88</u>
		748,645 88

Loans on Stock Collaterals.

	Par value.	Market value.	Am't loaned.	
U. S. 5-20 bonds..	\$4,000 00	\$4,660 00	\$4,000 00	
U. S. 10-40 bonds.	10,000 00	11,150 00	10,000 00	
U. S. 1881 bonds..	20,000 00	23,550 00	20,000 00	
Dime Savings B'nk, Chicago, stock..	3,000 00	3,000 00	1,950 00	
U. S. Trust Com- pany stock.....	5,000 00	10,000 00	15,000 00	
N. Y. State Trust Company stock..	5,000 00	5,000 00		
Harlem R. R. first mortgage, 7 per cent. bond.....	15,000 00	15,000 00	12,000 00	
Bond and mortgage assigned.....	100,000 00	100,000 00	30,000 00	
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Total amount	\$162,000 00	\$172,360 00	\$92,950 00	92,950 00
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Premium notes and loans, in any form, on interest, taken for premiums on policies now in force.....				224,890 98
Cash in the office of Company.....			\$381 83	
Cash deposited in banks and trust companies			179,125 54	
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Total amount of cash items.....				179,507 37
Interest accrued on cash loans and on bonds owned			\$35,294 05	
Interest accrued on premium loans and notes			7,922 21	
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Total accrued interest.....				43,216 26
Gross premiums uncollected on policies in force.....			\$38,869 62	
Gross deferred, quarterly and semi-annual premiums, on policies in force.....			119,069 36	
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Total.....			\$157,938 98	
Deducted to reduce the amounts to the net values charged against them.....			15,793 89	
Net unpaid premiums on policies in force.....				142,145 09
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Total admitted assets.....				\$4,195,696 10

Items not admitted as available Assets.

Agents' balances commuted, commissions, etc.....	\$15,617 58
Loan on company's stock.....	8,500 00
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Total unadmitted items.....	\$24,117 58

II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$112,750 00
Net re-insurance reserve (American 4½ per cent.).....	3,157,575 00
Other liabilities of the company, viz.: Premiums paid in advance, \$13,542.22; liability on policies lapsed and liable for surrender and restoration, \$18,770; total.....	27,312 22
Liabilities as to policy holders.....	\$3,297,637 22
Surplus as regards policy holders.....	898,068 88
Total liabilities	\$4,195,696 10

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,148,624 92
Received for interest upon all debts due the company.....	262,104 52
Total cash income.....	\$1,410,729 44

IV. EXPENDITURES DURING THE YEAR.

Cash paid for the company's own losses and policy claims, and policies re-insured by this company.....	\$248,069 07
Paid on account of policies lapsed, surrendered or purchased.....	233,055 62
Paid for dividends to policy holders.....	299,829 16
Total cash paid to policy holders.....	\$780,453 85
Paid for premiums to other companies for policies re-insured.....	\$24,879 93
Paid for commissions to agents.....	133,484 81
Paid for travelling expenses of managers.....	2,740 54
Paid for medical examiners' fees.....	11,298 67
Paid for salaries and other compensation of officers and employees.....	38,608 28
Total pay account.....	211,012 18
Paid for dividends to stockholders.....	\$18,350 39
Paid for taxes and revenue stamps.....	10,961 12
Paid for rents.....	14,447 41
Paid on any account not itemized above, viz.: Advertising, printing, stationery, law expenses, exchange and miscellaneous.....	67,263 34
Total miscellaneous expenditures.....	111,022 26
Total cash expenditures.....	\$4,102,488 29

V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$238,077 28
Received during the year.....	38,737 07
Total.....	\$276,814 35
Notes and other premium obligations canceled.....	51,923 87
Total.....	\$224,890 98

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK.

Principal Office, New York City.

[Organized February 1, 1860.]

CYRUS CURTISS, President.

WILLIAM HAXTUN, Secretary.

Attorney to accept service in Minnesota, JOHN A. SABIN, St. Paul.

Capital actually paid up in cash.....	\$125,000
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I. ASSETS.

Real estate owned, after deducting all liens and encumbrances.....	\$12,151 26
Loans secured by deeds of trust or mortgages upon real estate.....	1,863,977 87

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
U. S. 6's registered bonds, 1881,	\$310,000 00	\$359,600 00	
N. Y. State 7 per cent. registered bonds.....	100,000 00	105,000 00	
New York City 7 per cent registered bonds.....	702,000 00	702,000 00	
New York Revenue 7 per cent. registered bonds.....	800,000 00	800,000 00	
Brooklyn 7 per cent. registered bonds.....	50,000 00	53,000 00	
Kingston 7 per cent. coupon bonds.....	14,000 00	14,000 00	
Bergen Co., N. J., 7's.....	2,000 00	2,000 00	
Total par and market value....	\$1,478,000 00	\$1,535,600 00	1,535,600 00

Loans on Stock Collaterals.

	Market Value.	Am't Loaned.	
Loans on life policies.....	\$6,000 00	\$4,682 00	4,682 00

INSURANCE COMMISSIONER.

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Cash in office of company.....	\$56,220 16	
Cash deposited in banks and trust companies,	171,918 46	
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Total amount of cash items.....		228,138 62
Interest accrued on cash loans and on bonds owned		33,939 00
Premiums on gold.....		502 76
Gross premiums uncollected on policies in force.....	\$63,786 65	
Gross, deferred, quarterly and semi-annual premiums on policies in force.....	195,540 09	
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Total.....	\$259,326 74	
Deducted to reduce the amounts to the net values charged against them.....	27,500 00	
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Net unpaid premiums on policies in force.....		231,826 74
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Total admitted assets.....		\$3,924,818 25

Items not admitted as available Assets.

Present market value of furniture, safes and fixtures.....	\$15,000 00
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II. LIABILITIES.

Claims for death losses due and unpaid.....	\$1,000 00	
Claims for death losses and matured endow- ments, in process of adjustment, or adjusted and not due.....	65,175 00	
Claims for death losses and other policy claims resisted.....	5,000 00	
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Total policy claims.....		\$71,175 00
Net re-insurance reserve (Am. 4½ per cent.).....		3,808,881 00
Unpaid dividends of surplus, or other description of profits due policy holders.....		185 02
Unpaid dividends to stockholders.....		560 00
Due on account of salaries, rents and office expenses.....		2,500 00
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Liabilities as to policy holders.....		\$3,888,801 02
Surplus as regards policy holders.....		527,517 23
		<hr/>
Total Liabilities.....		\$3,924,818 25

III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums...	\$1,042,926 75
Received for interest upon cash loans.....	\$122,662 77
Received for interest upon bonds owned and dividends on stocks.....	91,173 59
Discount on claims paid in advance.....	246 92
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Total interest, dividend and rent income.....	214,083 28
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Total cash income.....	\$1,257,010 03